

Bemidji MNA Health & Welfare Benefits

Benefit	2023
Benefit Eligibility	Per Pay Period
Hired after 6/1/14 <i>(some exceptions exist for those hired prior to this date)</i>	Full Time: 64+ hours Part Time: 24-63 hours
Health Insurance	(rates attached)
Coverage Types	Gold / Traditional / Value 4 tiers for Traditional & Value
Emergency Room (ER) Visit	First ER visit copay waived for employee only on Traditional and Gold Plan only
Health Reimbursement Account	\$600 if on Gold plan
Health Savings Account Match	\$500/\$1,000
Dental Insurance & Vision Insurance	(rates attached)
Base and Enhanced Plan	All benefit eligible 4 tiers
Voluntary Benefits	
Flexible Spending Accounts	Medical, Limited Purpose, Dependent Care
Accident Insurance	Base, Low, High
Cancer Insurance	Base, Low, High
Critical Illness Insurance (w/ and w/o cancer coverage)	\$5,000, \$10,000, \$20,000, \$30,000 coverage levels
ID Shield and Legal Shield	
Universal Life Insurance	\$10,000, \$25,000, \$50,000, \$100,000 coverage levels
Life Insurance	
Basic Life Insurance <i>(only eligible if working 40 hours/pay period)</i>	Coverage equal to \$15,000 following 90 days of employment
Voluntary Life Insurance	Self-coverage in increments of \$10,000 to \$150,000
Disability Insurance <i>(some exceptions for those hired before 09/2011)</i>	
Short Term Disability Insurance	60% normal monthly salary to a max of \$10,000/month Day 1 Coverage for Maternity
Long Term Disability Insurance	Full Time: Employer paid 60% normal monthly salary to a max of \$12,500 Part Time Non-Grandfathered: Employee paid 60% of normal monthly salary to a max of \$12,500

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Retirement	
401(k)	Eligible for an employer match of 100% on the first 4%; 50% on the next 2% employee deferral. Vested in employer match dollars following 2 years of service.
Bemidji MNA Paid Time Off <i>(some exceptions for those hired before 09/2011)</i>	
Accrual	Accrual based on 80 hr/pay period for a full year 1 year of service - 23 days 3 years of service - 26 days 7 years of service - 28 days 10 years of service - 30 days 15 years of service - 31 days 20 years of service - 32 days 25 years of service - 33 days 30 years of service - 34 days 35+ years of service - 35 days
Cap	500
PTO Sell Back	Can sell back first 80 hr at 100%; additional hours are sold back at 90%
Termination Payout	PTO paid out upon termination
Holidays	
8 Designated Holidays	New Years, Easter, Memorial, Independence, Labor, Thanksgiving, Christmas Eve, Christmas
Holiday Premium	1.5x for employees with PTO 2x for employees without PTO
Leave	
Funeral/Compassionate	3-5 Days depending on family member
Education	At discretion of SBMC
Personal	Unpaid
Unpaid	Critical Illness or Death of family cannot exceed 6 months
Jury Duty	Paid difference between base wages and jury duty pay
Adoption Assistance	\$5,000 per eligible child
Military	Paid difference between base wages and military pay