



Lakeland Mental Health Center

2012 PART-TIME LIMITED BENEFITS SUMMARY

This is a brief summary of benefits for part-time employees (19 hours or less per week). Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way. LMHC is an at-will employer. LMHC reserves the right to change, cancel, and/or add benefits at any time with or without notice.

Benefit	When Eligible	Description	LMHC Pays	Employee (EE) Pays
401(k) Plan	1 st of calendar quarter following 6 months of continuous employment	Allows for pre-tax retirement savings with several investment options to choose from	LMHC contributes 150% match to a maximum of 5.5% - 7% (based on length of service)	EE may contribute between 1%-60% of their pay up to an IRS limit (determined annually)
Career Development	Immediately	Benefit is prorated for employees who regularly work 19 hours or less per week.	Paid by LMHC	NA
Liability Insurance	Immediately	Each direct service EE is covered for \$1,000,000 per claim and \$3,000,000 aggregate.	Paid by LMHC	NA
Financial Services	Immediately	Financial services are available at reduced rates to EE through Bank of the West, Security State Bank, Bremer Bank, and Affinity Plus Federal Credit Union.	NA	NA
EAP	Immediately	EE is eligible for up to two sessions for themselves and/or immediate family members.	Paid by LMHC	NA
Worker's Compensation	Immediately	EE is eligible for paid medical expenses and lost wages due to an on-the-job injury.	Paid by LMHC	NA
Social Security/Medicare (FICA)	Immediately	LMHC contributes 7.65% of EE's pay to Social Security and Medicare.	Paid by LMHC	NA

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Lakeland Mental Health Center

2012 PART-TIME BENEFITS SUMMARY

This is a brief summary of benefits for part-time employees (20-31 hours per week). Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way. LMHC is an at-will employer. LMHC reserves the right to change, cancel, and/or add benefits at any time with or without notice.

Benefit	When Eligible	Description	LMHC Pays / Mo.	Employee (EE) Pays / Mo.																			
Health Insurance	1 st of month after 30 days of employment	BCBS Triple Gold 1000/2000 BCBS Triple Gold 500/1000 BCBS HDHP 2500/5000	\$238.59 single/\$238.59 family \$238.59 single/\$238.59 family \$198.25 single/\$198.25 family	\$243.41 single/\$1114.91 family \$316.91 single/\$1319.91 family \$198.25 single/\$913.75 family																			
Health Savings Account <i>(applies to HDHP option above only)</i>	1 st of month after 30 days of employment	HSA funds may be used to pay for eligible out-of-pocket expenses	\$40.00/mo + \$225 start-up (single) \$40.00/mo + \$225 start-up (family)	EE may make pre-tax voluntary contributions up to annual max.																			
Dental Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • 100%/80%/50% coverage • \$1500 per person per year limit • Orthodontia benefits included 	NA	EE EE + Spouse EE + Child(ren) Family	\$37.09 \$71.73 \$89.77 \$122.54																		
Vision Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • Materials-only plan • Lasik benefit offered 	NA	EE EE + One Family	\$7.35 \$12.84 \$19.08																		
Life Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • \$25,000 term life policy • Double indemnity for AD&D 	Premium paid by LMHC	NA																			
Flex Plan	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • Up to \$2500/yr limit for medical spending • Up to \$5000/yr limit for dependent care 	NA	Based on EE's annual election																			
401(k) Plan	1 st of calendar quarter following 6 months of continuous employment	Allows for pre-tax retirement savings with several investment options to choose from	LMHC contributes 150% match to a maximum of 5.5% - 7% (based on length of service)	EE may contribute between 1%-60% of their pay up to an IRS limit (determined annually)																			
Paid Time Off	Begins accruing 1 st of month following hire date	<table border="0"> <tr><td>1st Year</td><td>46 hours</td></tr> <tr><td>2nd Year</td><td>53 hours</td></tr> <tr><td>3rd Year</td><td>59 hours</td></tr> <tr><td>4th Year</td><td>65 hours</td></tr> <tr><td>5th Year</td><td>71 hours</td></tr> <tr><td>6th Year</td><td>77 hours</td></tr> <tr><td>7th Year</td><td>84 hours</td></tr> <tr><td>8th Year</td><td>90 hours</td></tr> <tr><td>9th Year and up</td><td>96 hours</td></tr> </table>	1 st Year	46 hours	2 nd Year	53 hours	3 rd Year	59 hours	4 th Year	65 hours	5 th Year	71 hours	6 th Year	77 hours	7 th Year	84 hours	8 th Year	90 hours	9 th Year and up	96 hours	Paid by LMHC. Benefits are prorated for employees who work less than 31 hours per week.	NA	
1 st Year	46 hours																						
2 nd Year	53 hours																						
3 rd Year	59 hours																						
4 th Year	65 hours																						
5 th Year	71 hours																						
6 th Year	77 hours																						
7 th Year	84 hours																						
8 th Year	90 hours																						
9 th Year and up	96 hours																						
Supplemental Voluntary Benefits (AFLAC)	1 st of month after 30 days of employment	Coverage offered <ul style="list-style-type: none"> • Personal Accident plan • Hospital Protection plan • Specified Health Event plan • Cancer Indemnity plan 	NA	Premiums dependent upon plan(s) selected																			
Career Development	Immediately	<ul style="list-style-type: none"> • Up to \$350 and 20 hours for licensed Master's and above • Up to \$250 and 20 hours for non-licensed Master's and above, Bachelor's, RN, LPN, CD, & Intake • Up to \$150 and 12 hours for clerical and paraprofessionals 	Paid by LMHC	NA																			
Liability Insurance	Immediately	Each direct service EE is covered for \$1,000,000 per claim and \$3,000,000 aggregate.	Paid by LMHC	NA																			

Benefit	When Eligible	Description	LMHC Pays	Employee (EE) Pays
Financial Services	Immediately	Financial services are available at reduced rates to EE through Bank of the West, Security State Bank, Bremer Bank, and Affinity Plus Federal Credit Union.	NA	NA
EAP	Immediately	EE is eligible for up to two sessions for themselves and/or immediate family members.	Paid by LMHC	NA
Worker's Compensation	Immediately	EE is eligible for paid medical expenses and lost wages due to an on-the-job injury.	Paid by LMHC	NA
Social Security/Medicare (FICA)	Immediately	LMHC contributes 7.65% of EE's pay to Social Security and Medicare.	Paid by LMHC	NA

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****DISCLOSURE:** Lakeland Mental Health Center believes that the health insurance plans referenced above are "grandfathered health plans" under the Patient Protection and Affordable Care Act (the Affordable Care Act). Under the Affordable Care Act, a grandfathered health plan can preserve the health coverage that was already in effect when the law was enacted on March 23, 2010. A grandfathered health plan may not cover certain consumer protection benefits the Affordable Care Act applies to other plans, for example, the requirement to cover preventive health services without any cost sharing. However, a grandfathered health plan must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to Human Resources at 218-739-1742 or ckotschevar@lmhc.org.



Lakeland Mental Health Center

2012 FULL-TIME BENEFITS SUMMARY

This is a brief summary of benefits for full-time employees (32-40 hours per week). Plan documents and company policy govern actual plans and may differ slightly from this information. This summary is for informational purposes only and does not constitute a contract in any way.

Benefit	When Eligible	Description	LMHC Pays / Mo.	Employee (EE) Pays / Mo.	
Health Insurance**	1 st of month after 30 days of employment	BCBS Triple Gold 1000/2000 BCBS Triple Gold 500/1000 BCBS HDHP 2500/5000	\$477.18(single)/\$737.66(family) \$477.18(single)/\$737.66(family) \$396.50(single)/\$606.04(family)	\$4.82(single)/\$615.84(family) \$78.32(single)/\$817.84(family) \$0.00(single)/\$505.96(family)	
Health Savings Account <i>(applies to HDHP option above only)</i>	1 st of month after 30 days of employment	HSA funds may be used to pay for eligible out-of-pocket expenses	\$80/mo + \$450 start-up (single) \$131/mo + \$700 start-up (family)	EE may make pre-tax voluntary contributions up to annual max.	
Dental Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • 100%/80%/50% coverage • \$1500 per person per year limit • Orthodontia benefits included 	NA	EE EE + Spouse EE + Child(ren) Family	\$37.09 \$71.73 \$89.77 \$122.54
Vision Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • Materials-only plan • Lasik benefit offered 	NA	EE EE + One Family	\$7.35 \$12.84 \$19.08
Life Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • \$25,000 term life policy • Double indemnity for AD&D 	Premium paid by LMHC	NA	
Short Term Disability	1 st of month after 30 days of employment	After 1- or 7-day waiting period, pays 60% of wage to max of \$500 per week up to 13 weeks	50% of premium (based on EE salary)	50% of premium (based on EE salary)	
Long Term Disability	1 st of month after 30 days of employment	After 90-day waiting period, pays 60% of wage to max of \$5000 per month up to age 65	Premium paid by LMHC	NA	
Voluntary Life Insurance	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • Guarantee issue of \$100,000 if enroll upon eligibility • Optional coverage for children/spouse 	Premium paid by EE	From \$.20 to \$5.60/pp for \$10,000 of coverage (premium based on age)	
Flex Plan	1 st of month after 30 days of employment	<ul style="list-style-type: none"> • Up to \$2500/yr limit for medical spending • Up to \$5000/yr limit for dependent care 	NA	Based on EE's annual election	
401(k) Plan	1 st of calendar quarter following 6 months of continuous employment	Allows for pre-tax retirement savings with several investment options to choose from	LMHC contributes 150% match to a maximum of 5.5% - 7% (based on length of service)	EE may contribute between 1%-60% of their pay up to an IRS limit (determined annually)	
Paid Time Off	Begins accruing 1 st of month following hire date	1 st Year..... 19 days 2 nd Year..... 20 days 3 rd Year..... 21 days 4 th Year..... 22 days 5 th Year..... 23 days 6 th Year..... 24 days 7 th Year..... 25 days 8 th Year..... 26 days 9-15 th Year..... 27 days 16 th Year and up 29 days	Paid by LMHC. Benefits are prorated for full-time employees who work between 32 and 40 hours per week.	NA	
Holiday Pay	Immediately	<ul style="list-style-type: none"> • New Year's Day • Martin Luther King Day * • Presidents' Day * • Memorial Day • Independence Day • Labor Day • Thanksgiving Day • Day After Thanksgiving • Afternoon of Christmas Eve Day • Christmas Day <i>*Two floating holidays may be used within 60 days of the holiday</i>	Paid by LMHC	NA	

Benefit	When Eligible	Description	LMHC Pays	Employee (EE) Pays
Supplemental Voluntary Benefits (AFLAC)	1 st of month after 30 days of employment	Coverage offered: <ul style="list-style-type: none"> • Personal Accident plan • Hospital Protection plan • Specified Health Event Protection plan • Cancer Indemnity plan 	NA	Premiums dependent upon plan(s) selected
Funeral Leave	Immediately	Immediate family members - 5 days. Other relations - 1 to 3 days.	Paid by LMHC	NA
Career Development	Immediately	<ul style="list-style-type: none"> • Up to \$700 and 40 hours per year for licensed Master's and above • Up to \$500 and 40 hours per year for non-licensed Master's and above, Bachelor's, RN, LPN, CD, & Intake • Up to \$300 and 24 hours per year for clerical and paraprofessionals 	Paid by LMHC. Benefit is prorated for full-time employees who work between 32 and 40 hours per week.	NA
Liability Insurance	Immediately	Each direct service EE is covered for \$1,000,000 per claim and \$3,000,000 aggregate.	Paid by LMHC	NA
License Reimbursement	Immediately	LMHC will reimburse for required professional license, DEA, and certification fees upon presentation of license and receipt.	Paid by LMHC	NA
Financial Services	Immediately	Financial services are available at reduced rates to EE through Bank of the West, Security State Bank, Bremer Bank, and Affinity Plus Federal Credit Union.	NA	NA
EAP	Immediately	EE is eligible for up to two sessions for themselves and/or immediate family members.	Paid by LMHC	NA
Worker's Compensation	Immediately	EE is eligible for paid medical expenses and lost wages due to an on-the-job injury.	Paid by LMHC	NA
Social Security/Medicare (FICA)	Immediately	LMHC contributes 7.65% of EE's pay to Social Security and Medicare.	Paid by LMHC	NA

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