



Workforce excellence is CENTRAL to all we do.

## 2023-2024 Benefits Summary

**This document is meant to provide an overview of the benefit package offered to eligible CMJTS employees. This document should in no way be construed as an offer of or a contract for employment with CMJTS. Additional information will be shared upon hire.**

### Overview

Central Minnesota Jobs Training Services, Inc., (CMJTS) is proud to offer a comprehensive benefits package to eligible employees. This information provides a brief summary.

Employees share the costs of some benefits, such as medical. In addition, there are voluntary benefits with reasonable group rates that you can purchase through CMJTS payroll deductions, such as dental, voluntary life, disability and vision coverage.

### Benefit Plans Offered – What’s Available in 2023

- Paid Time Off (Vacation, Sick, Holidays and Personal Days)
- Medical
- Nice Healthcare
- Health Savings Account
- Dental
- Vision
- 403(b) Retirement
- Retirement Planning Assistance
- Life Insurance
- Accidental Death & Dismemberment (AD&D)
- Voluntary Life
- Voluntary Short-Term Disability
- Voluntary Long-Term Disability
- Flexible Spending Account (FSA) and Daycare Reimbursement Plan (DCAP)
- Employee Assistance Program

### Vacation Time

After completing 30-calendar days of employment, employees will receive 1 week of vacation time prorated based upon employees scheduled hours. Employees will also accrue additional vacation time based on the following schedule.

Service Years (Start of)	Maximum Days Per Year
1	10
2 - 3	15
4 - 5	18
6+	21

### Sick Leave

Employees paid at 80 hours per payroll will accrue four (4) hours per bi-weekly pay period. Part-time employees will accrue on a pro-rated basis.

### BENEFITS

*Upon request the information in this document can be made available in alternative formats for people with disabilities by calling 800-284-7425.*

[www.cmjts.org](http://www.cmjts.org)



Equal Opportunity Employer  
and Program Provider



## Holidays

CMJTS offers 14 paid holidays per year. CMJTS employees will receive the following holidays as paid days off:

<i>New Year's Day</i>	<i>Indigenous Peoples Day</i>
<i>Martin Luther King, Jr.'s Birthday</i>	<i>Veteran's Day</i>
<i>President's Day</i>	<i>Thanksgiving Day</i>
<i>Memorial Day</i>	<i>Day after Thanksgiving</i>
<i>Juneteenth</i>	<i>Christmas Eve</i>
<i>Independence Day</i>	<i>Christmas Day</i>
<i>Labor Day</i>	<i>One Personal Holiday</i>

## Sabbatical Leave

CMJTS values the knowledge and skills that long-term employees provide. Because of this, employees who have worked with CMJTS for 7 years and longer receive 4-week paid sabbatical every three years.

## INSURANCE BENEFITS

### Eligibility

Employees working 30 hours per week, or more are eligible to participate in CMJTS' benefit program. Eligible staff and their dependents are eligible for CMJTS benefits the first of the month following 30 days of employment. Eligible dependents are spouse and/or children under age 26.

### Medical Benefits - Administered by Medica

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health and at no cost to you under all the plan options. Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through CMJTS.

### Medica Passport Network

No matter where you live, work, or travel, great care is in your neighborhood. Each health plan option utilizes Medica's Passport (national) network. The Passport network is Medica's largest available network.



**2022-23 Health Plan Rates**

Coverage Level	Base Plan - \$3,500-25% HSA Bi-Weekly Payroll Deductions	Buy-Up Plan - \$3,500-0% HSA Bi-Weekly Payroll Deductions
Employee Only	\$59.44	\$158.75
Employee + Spouse	\$203.85	\$327.51
Employee + Child(ren)	\$128.08	\$343.00
Family	\$318.09	\$511.49

**2023-24 Health Plans**

	Passport – Base Plan \$3,500-25% High Deductible Plan	Passport Buy-Up Plan \$3,500-0% High Deductible Plan
<b>In-Network Benefits</b>		
<b>Lifetime Benefit Maximum</b>	Unlimited	Unlimited
<b>Deductible (single/family)</b>	\$3,500 / \$7,000 (\$3,500 per family member)	\$3,500 / \$7,000 (\$3,500 per family member)
<b>Out-of-Pocket Maximum</b>	\$6,500 / \$13,000 (\$6,500 per family member)	\$3,500 / \$7,000 (\$3,500 per family member)
<p><i>Once your annual out-of-pocket maximum has been met, Medica pays 100% of in-network claims for the remainder of the plan year. Your out-of-pocket maximum includes your deductible and your portion of the co-insurance. Monthly premiums do not count/meter towards your out-of-pocket maximum.</i></p>		
<b>Preventive Services and certain Preventive Drugs (see list on SharePoint)</b>	You pay nothing (deductible does not apply)	
<b>Covered Services Including:</b> Primary Care, Specialist or Urgent Care visit Retail Clinics On-Line Care (Virtuwell) Emergency Room Care Ambulance Inpatient/Outpatient MRI/CT Scan Durable Medical Equipment Lab Services	Deductible, then you pay 25%	Deductible, then you pay 0%
<b>Retail: 1-Month Supply Mail Order: 3-Month Supply (Generic/Formulary/Non-Formulary) Specialty Drugs</b>	Deductible, then you pay 25%	Deductible, then you pay 0%



**Health Savings Account (HSA) - Administered by MidCountry Bank**

A Health Savings Account (HSA) is a special account owned by you that enables you to pay for qualified medical, dental, and vision expenses on a tax-free basis. There is no “use it or lose it” rule. **CMJTS makes monthly contributions to the HSA Account, which equals \$125.00 for 2023-24 plan year.** You can fund your HSA via pre-tax payroll deductions. The account is owned by you, and you may make changes to your contribution amount on a monthly basis.

**Dental Benefits - Administered by Mutual of Omaha**

Coverage Level	Per Bi-Weekly Pay Period Premium
Employee Only	\$18.42
Employee + Spouse	\$35.34
Employee + Child(ren)	\$43.36
Family	\$67.35

**Vision Benefits - Administered by EyeMed**

Coverage Level	Per Bi-Weekly Pay Period Premium
Employee Only	\$3.55
Employee + Spouse	\$6.73
Employee + Child(ren)	\$7.09
Family	\$10.41

**NICE Healthcare**

With Nice Healthcare you have access to free unlimited primary healthcare, free access to 600 prescriptions and much more. You and your household members can access care thru the NICE app or online to schedule an appointment. There are many services available from primary healthcare, physical therapy and mental health visits to name a few.

**403(b) Retirement Account – Administered by Empower Retirement**

The CMJTS 403(b) Plan is a retirement savings plan that allows eligible employees to supplement any existing retirement and pension benefits by saving and investing pre-tax and Roth after-tax dollars through a voluntary salary contribution.

Eligible employees may enroll immediately. CMJTS will make contributions to eligible employee’s accounts after they have been eligible for 6 months. During the 2023-2024 plan year, CMJTS provides a 6% contribution into eligible employees established 403(b) accounts.

The CMJTS Plan Document provides detailed information on this Plan.



### **403(b) Plan Participant Services**

CMJTS partners with Classic Financial Services to provide employees with education programs on plan provisions, plan changes, distribution options, and general financial education. Some of the benefits available include:

- Onsite enrollment meetings
- One-on-one participant meetings
- General financial education
- Assistance with distribution options
- Retirement Readiness assessment

### **Basic Life and Accidental Death & Dismemberment Insurance - Administered by Mutual of Omaha**

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump sum payment if you die while employed by CMJTS. Life Insurance and AD&D coverage level is \$25,000.

### **Supplemental Life Insurance - Administered by Mutual of Omaha**

You may purchase supplemental life insurance in addition to the company-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. This is an employee paid/voluntary benefit.

### **Voluntary Short-Term Disability Insurance - Administered by Mutual of Omaha**

Voluntary short-term disability coverage provides income if you become disabled due to a non-work-related injury or illness or having a baby. You must be disabled for 14 days from accident and 14 days from sickness. Once you qualify for benefits under this plan, you continue to receive them until the end of the 13-week benefit period (includes Benefit Waiting Period) or until you no longer qualify for benefits, whichever comes first. Upon disability approval, you will receive 60% of your weekly salary, up to \$1,000.

### **Voluntary Long-Term Disability Insurance - Administered by Mutual of Omaha**

Long-term disability coverage provides a replacement of monthly earnings to an insured that becomes disabled for extended periods of time due to accident or sickness. After being disabled for 90 days (or the end of your short-term disability), the plan will pay you 60% of your monthly pre-disability earnings, to a maximum benefit of \$5,000.

### **Flexible Spending Account (FSA) - Administered by Discovery Benefits**

Flexible Spending Accounts allow you to set aside money to pay for eligible expenses with tax-free dollars. The spending accounts offer significant tax advantages because you don't pay Social Security, federal, or state taxes on the portion of your income that you contribute to your spending account.



Your choices:

**Healthcare Flexible Spending Account (FSA):** Use this account to cover the cost of health, dental, vision, and hearing expenses not covered under an insurance plan for you and your dependents and are considered eligible healthcare FSA expenses.

**Dependent Care Spending Account:** Use this account to cover the cost of dependent care while you work. You may use this for expenses for the care of a child under age 13 or a disabled spouse, child, or parent.

### **Employee Assistance Program (EAP) – Administered by Vital WorkLife**

EAP plans offer a wide variety of integrated resources designed to keep employees on the job while helping them confront life's challenges. Supportive counseling and coaching are at the core of the services that are offered. Support is available to help employees deal with everything from marital and relationship issues to depression, stress, anxiety, anger, and grief, as well as parenting challenges and concerns and more. Services are available face to face or by phone.

This document is an outline of coverage provided by CMJTS. It does not include all terms, coverages, exclusions, limitations, and conditions of the actual contract language. The intent of this document is to provide you with general information regarding potential benefits. It should not be construed as, nor is it intended to provide legal advice.