CENTRAL MINNESOTA
Jobs & Training Services

Workforce excellence is CENTRAL to all we do.

2026-2027 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 2026

- 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 Long-Term Disability
- Employee Assistance Program

Vacation Time

Employees will also accrue additional vacation time based on the following schedule.

Service Years (Start of)	Maximum Days Per Year
1 - 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.

Holidays

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

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

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 Blue Cross Blue Shield*

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.

Aware Network

With 98% of doctors and 100% of hospitals in Minnesota, their broad, open-access network makes it easy to get the care you need.

High Value Network

Your best choice for quality care at an affordable price with a broad selection of healthcare providers. The High Value Network includes a broad offering of leading doctors, clinics and hospitals across Minnesota. There is no need for referrals.

2026-27 Health Plan Rates

High Value Network:

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	$32.85	$123.34
Employee + Spouse	$137.99	$259.02
Employee + Child(ren)	$72.28	$271.35
Family	$216.84	$407.02

Aware Network:

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	$61.67	$154.21
Employee + Spouse	$198.50	$323.84
Employee + Child(ren)	$135.68	$339.25
Family	$311.93	$508.88

Below is an outline of the major enhancements that will be offered with BCBS of MN

	Current $3500 75% Medica Plan	New BCBS $3500 75% Plan	Current $3500 100% Medica	New $3500 100% BCBS Plan
Deductible	$3500 Single/$7000 Family	$3500 Single/$7000 Family	$3500 Single/$7000 Family	$3500 Single/$7000 Family
Coinsurance	75%	75%	100%	100%
Out of Pocket Maximum	$6500 Single/$13,000 Family	$5400 Single/$10,800 Family	$3500 Single/$7000 Family	$3500 Single/$7000 Family
Virtual Visits	Deductible then 75%	5 visits free, subsequent Deductible then 75%	Deductible then 100%	5 visits free, subsequent Deductible then 100%
Preventive RX Benefit	100%, see list for details	100%, see list for details	100%, see list for details	100%, see list for details

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 contributions to the HSA Account, which equals $125.00 per month for 2026-27 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	$20.69
Employee + Spouse	$39.70
Employee + Child(ren)	$48.71
Family	$75.67

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 2026-2027 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 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.

Minnesota Paid Family and Medical Leave

Minnesota Paid Family and Medical Leave is a state-run insurance program that provides payments and job protections when people need to care for themselves or their loved ones. Much like private insurance, the program is funded through premiums that are split between employers and employees. You can apply for leave when you have a qualifying life event, like a serious medical condition or welcoming a new child. If your application is approved, the state will pay you a portion of your usual wages during your leave and your job will be protected while you are away from work.

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.