



2023 BENEFIT SUMMARY

Benefit Type	Benefit Information
HEALTH INSURANCE	
Health Insurance Coverage is provided by Health Partners www.healthpartners.com 952.883.6000	High Deductible Health Plan (HDHP): Deductible: <ul style="list-style-type: none"> ▪ Single \$3500 ▪ Single + Dependents \$7000 (dependents are eligible children only) ▪ Family \$7000
Premiums Deducted in 24 pay periods	Premiums (per pay period): <ul style="list-style-type: none"> ▪ Single \$70.00 ▪ Single + Dependents \$265.00 ▪ Family \$375.00
Health Savings Account (HSA) Administered by Alerus Retirement & Benefits www.alerusrb.com 1.877.661.4727 Contributions made in 24 pay periods	Company Contribution to HSA <ul style="list-style-type: none"> ▪ Single \$37.50 ▪ Single + Dependents \$37.50 ▪ Family \$37.50 Annual HSA contribution limits (employee and employer combined): <ul style="list-style-type: none"> ▪ Single \$3850 ▪ Single + Dependents \$7750 ▪ Family \$7750
Eligibility for health and HSA	First day of hire
DENTAL INSURANCE	
Coverage is provided by Delta Dental www.deltadentalmn.org 1.800.553.9536	Deductible: \$50/individual; \$100/family Maximum Benefit: \$1,500 per individual per benefit period
Premiums Deducted in 24 pay periods	Premiums: <ul style="list-style-type: none"> ▪ Single \$28.31 ▪ Single + One \$49.88 ▪ Family \$73.94
VISION INSURANCE	
Coverage is provided by Avesis Incorporated www.avesis.com 800.828.9341	Vision Exam: One routine exam every benefit period with a \$10 copay. Lenses: Lenses allowed every benefit period with \$10 copay. Frames: Frames allowed every other benefit period limited to maximum benefit allowance of \$100 per frame.
Premiums Deducted in 24 pay periods	Premiums: <ul style="list-style-type: none"> ▪ Single \$4.41 ▪ Single + One \$7.71 ▪ Family \$11.46
Eligibility for dental and vision	Dental and vision are effective first of the month following hire date for full time employees (Minimum 30 hrs./week)
OTHER	
Life Insurance Coverage provided by The Standard	Basic Life Insurance Coverage: \$20,000 for all full time employees Premiums: Employer paid benefit. Eligible 30 days from your start date
Long Term Disability (LTD) Coverage provided by The Standard	Coverage: Disability coverage will provide 60% of salary up to a monthly maximum benefit following a 90 day waiting period. Employees are covered up to the age of 65 for illness or injury. Employer pays the premium. Eligible 90 days from your start date
Flexible Spending Account (FSA) Administered by Alerus Retirement & Benefits www.alerusrb.com 1.877.661.4727	Full time employees are eligible to participate in medical and dependent care FSA. Employees may contribute up to \$5000 for dependent care expenses and up to \$3050 in medical expenses annually. If you participate in the HSA, you will be enrolled in a FSA Limited plan in which you may only use those dollars for vision and dental expenses as HSA will cover medical expenses.



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Employee Assistance Program (EAP) 888.293.6948 Provided by The Standard HealthAdvocate.com/Standard3	EAP is available to all employees through HealthAdvocate in conjunction with The Standard. Coverage includes three free counseling sessions per issue. A wide variety of services are available. All services are kept strictly confidential between the provider and the employee. 24 hours a day, seven days a week																																						
Voluntary Insurance Provided by Allstate Wallwork's contact is Lisa Hartman at 1-866-897-2459	Allstate insurance is available to full-time employees following the first of the month after 30 days of employment. Available policies include: Accident Insurance, and Critical Illness (includes cancer benefits).																																						
Voluntary Term Life Insurance- AD&D and STD Coverage provided by Mutual of Omaha- Wallwork's contact is Lisa Hartman at 1-866-897-2459	Available for employees working a minimum of 30 hrs./week Coverage: <ul style="list-style-type: none"> ▪ Employee coverage ▪ Spouse- up to 50% of employee amount Child- cannot exceed spouse amount																																						
401(k) Retirement Savings Plan Provided by Alerus www.alerusrb.com 800.795.2697	Coverage: Available to all employees who have attained age 18 and works a minimum of one hour. Allows employees to redirect 1% to 50% of salary up to the maximum allowed by law. Matching Contribution: W.W. Wallwork Inc. will match the employee contribution at 50% up to a maximum employer contribution of 3%. New hires will automatically be enrolled at 4% upon eligibility; January 1, all employees will automatically be increased by 1% of their current contribution; both auto enrollments have the option of opting out at any time. **Max limit \$22,500 in 2023. If you are age 50 or over, the catch-up contribution limit is \$7,500 Eligible to enroll first day of month following 30 days of employment.																																						
Paid Time Off (PTO)	Employees earn paid time off (PTO) each pay period to be used for vacation, sick time, holidays, and any other leave away from work. PTO hours will be accrued based on seniority date and includes holiday hours (see table below). The maximum amount of PTO which can be accumulated is 320 hours, at which time your PTO will stop accruing. Unused PTO hours for salaried employees can be cashed out at a rate of 70% of their base salary; hourly employees can cash out at 70% of their regular pay per hour. Both plans require a minimum accrued balance of 40 hours to be available after cash out to allow necessary time available for vacations, sick, holidays, etc. A minimum of 40 hours is allowed to be cashed out. Planned PTO requests should be previously approved by your manager.																																						
PTO Accrual Rate		<table border="1" style="width: 100%; text-align: center;"> <thead> <tr> <th style="background-color: #0056b3; color: white;">Years of Service</th> <th style="background-color: #0056b3; color: white;">Annual PTO</th> <th style="background-color: #0056b3; color: white;">Accrual Rate PPP</th> </tr> </thead> <tbody> <tr><td>0-1 year</td><td>15 days</td><td>4.615 hours</td></tr> <tr><td>1-3 years</td><td>20 days</td><td>6.154 hours</td></tr> <tr><td>4-5 years</td><td>21 days</td><td>6.462 hours</td></tr> <tr><td>6-7 years</td><td>22 days</td><td>6.770 hours</td></tr> <tr><td>8-9 years</td><td>23 days</td><td>7.077 hours</td></tr> <tr><td>10-11 years</td><td>24 days</td><td>7.385 hours</td></tr> <tr><td>12-13 years</td><td>25 days</td><td>7.692 hours</td></tr> <tr><td>14-16 years</td><td>26 days</td><td>8.000 hours</td></tr> <tr><td>17-19 years</td><td>27 days</td><td>8.308 hours</td></tr> <tr><td>20-24 years</td><td>28 days</td><td>8.616 hours</td></tr> <tr><td>25 + years</td><td>29 days</td><td>8.923 hours</td></tr> </tbody> </table>	Years of Service	Annual PTO	Accrual Rate PPP	0-1 year	15 days	4.615 hours	1-3 years	20 days	6.154 hours	4-5 years	21 days	6.462 hours	6-7 years	22 days	6.770 hours	8-9 years	23 days	7.077 hours	10-11 years	24 days	7.385 hours	12-13 years	25 days	7.692 hours	14-16 years	26 days	8.000 hours	17-19 years	27 days	8.308 hours	20-24 years	28 days	8.616 hours	25 + years	29 days	8.923 hours	
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Scheduled Holidays (PTO will be applied)	New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve (close at 1:00 pm), Christmas Day and New Year's Eve (close at 5:00 pm). **Holiday hours may vary by location and business needs.																																						