

AFFINITY PLUS BENEFIT SUMMARY 2021

Affinity Plus benefits are unique! First, we have a partnership with the State of Minnesota, which offers low cost comprehensive insurance, so with some of our benefits it is like you are a State employee! Along with this amazing partnership with the State, Affinity Plus offers a variety of incredible benefits. Below is a summary of these benefits and more.

MEDICAL INSURANCE

We have the privilege of providing our medical insurance through the State of MN for you and your family. Our medical plans consist of three insurance carriers: Blue Cross Blue Shield, Health Partners, and Preferred One. The State of MN provides two medical insurance programs: a traditional plan called "Advantage Health" and a "High-Deductible" plan. Our insurance offers free preventative medical services, plus chiropractic and vision coverage, and a prescription pharmacy benefit through CVS Caremark.

100% Employer Contribution = FT & PT 75% Rates

Monthly Rates	Employee Coverage			Dependent Coverage			Family Coverage		
	Health Plan	Total	State	Employee	Total	State	Employee	Total	State
Advantage BlueCross	732.94	696.30	36.64	1422.44	1209.08	213.36	2155.38	1905.38	250.00
Advantage HealthPartners	732.94	696.30	36.64	1422.44	1209.08	213.36	2155.38	1905.38	250.00
Advantage PreferredOne	732.94	696.30	36.64	1422.44	1209.08	213.36	2155.38	1905.38	250.00

75% Employer Contribution = PT 50% Rates

Monthly Rates	Employee Coverage			Dependent Coverage			Family Coverage		
	Health Plan	Total	State	Employee	Total	State	Employee	Total	State
Advantage BlueCross	732.94	522.22	210.72	1422.44	906.82	515.62	2155.38	1429.04	726.34
Advantage HealthPartners	732.94	522.22	210.72	1422.44	906.82	515.62	2155.38	1429.04	726.34
Advantage PreferredOne	732.94	522.22	210.72	1422.44	906.82	515.62	2155.38	1429.04	726.34

VISION INSURANCE

Affinity Plus offers supplemental vision insurance in partnership with the State through BCBS Davis Vision. Employees can choose from employee only or family coverages with rates of \$5.76 per month for single coverage or \$16.54 per month for family coverage. Coverage includes contacts, glasses, Lasik surgery and much more.

AFLAC SUPPLEMENTAL INSURANCE

Affinity Plus employees are eligible to sign up for a variety of supplemental insurances via Aflac including: Accident, Cancer, Critical Illness, and Hospital Protection. These insurance plans are offered annually to complement our benefits with the State of MN.

DENTAL INSURANCE

Our dental plans, provided by the State of MN, are administered by Health Partners and State Dental (Delta) and offer free preventative coverage every six months.

100% Employer Contribution = FT & PT 75% Rates

Monthly Rates	Employee Coverage			Dependent Coverage			Family Coverage		
	Health Plan	Total	State	Employee	Total	State	Employee	Total	State
State Dental Plan (Delta)	40.74	27.24	13.50	79.80	39.90	39.90	120.54	67.14	53.40
HealthPartners State of MN Dental Plan	40.74	27.24	13.50	79.80	39.90	39.90	120.54	67.14	53.40

75% Employer Contribution = PT 50% Rates

Monthly Rates	Employee Coverage			Dependent Coverage			Family Coverage		
	Health Plan	Total	State	Employee	Total	State	Employee	Total	State
State Dental Plan (Delta)	40.74	20.44	20.30	79.80	29.94	49.86	120.54	50.38	70.16
HealthPartners State of MN Dental Plan	40.74	20.44	20.30	79.80	29.94	49.86	120.54	50.38	70.16

LIFE INSURANCE

Affinity Plus pays for your basic life insurance. Your amount of basic coverage is equal to one times your annual salary, and rounded up to the nearest \$5,000. You may also purchase additional life insurance for yourself, your spouse, and/or your child(ren). With our basic life insurance coverage, you receive additional benefits including Will Preparation and Travel Assistance free! We also offer Accidental Death & Dismemberment insurance for you and your spouse in case of death or dismemberment due to an accident.

SHORT-TERM & LONG-TERM DISABILITY

Short-Term Disability provides you with 2/3's of your monthly income for up to 180 days, if you, the employee, become totally disabled due to an illness, injury, or pregnancy. Long-Term Disability coverage is a supplemental insurance that provides you with approximately 60% of your monthly income beyond 180 days of total disability.

401K RETIREMENT SAVINGS PLAN

Affinity Plus has one of the best 401Ks Retirement Plans around! See if other employers can match this benefit!

- All employees are eligible to participate in the 401K Plan immediately upon hire.
- Employees choose from a mix of investment options they are most comfortable with.
- Employees can choose to contribute pre-tax, after-tax through a Roth or a mixture of both.
- Affinity Plus will match your contributions up to 5% after your 6 month anniversary.
- During the employee's first 5-years of participating in our 401(k) plan, Affinity Plus will match employee contributions dollar-for-dollar, up to 5% of their paycheck! (If you put in 3%, we pay 3%. If you put in 5%, we pay 5%. If you put in 8%, we still pay 5%.)
- On the employee's 5-years anniversary, Affinity Plus will match employee contributions TWO FOR ONE, up to a maximum match of 10%! (If you contribute 3%, we'll pay 6%! If you contribute 5%, we'll pay 10%! If you contribute 8%, we'll still pay 10%!)
- Vesting Period: 2 yrs - 25%; 3 yrs - 50%; 4 yrs - 75% and 5 yrs - 100%!!

COMMUNITY HOURS

Each year, you will be granted paid Community Hours to access at any point throughout the year. With these hours (assigned based on your employment status), you will have a chance to make a contribution to one of Affinity Plus's Charities of Choice, including: Affinity Plus Foundation, Second Harvest Heartland, and Special Olympics; or choose any organization that is important to you.

PERSONAL DAY (BIRTHDAY)

A benefit of being employed by Affinity Plus is that each year we celebrate the day you were born by offering you a paid day off on your birthday.

PAID PARENTAL LEAVE

Affinity Plus offers a six-week paid parental leave as a substantial benefit to employees who are experiencing a special life event - the birth or adoption of a child. The ability to stay home and bond with your child(ren) is immeasurable and Affinity Plus wants to support you with focusing on your family and not finances.

PAID VACATION

Affinity Plus believes in work-life balance and to help employees have balance, we offer our employees paid vacation hours. Full-time employees receive between 13 and 26 vacation days per year (pro-rated for part-time), depending on length of service. Vacation for full-time employment accrues as follows:

- 0 – 4.99 years 4 hours per pay period
- 5 – 9.99 years 5 hours per pay period
- 10 – 14.99 years 6 hours per pay period
- 15 – 19.99 years 7 hours per pay period
- 20 years + 8 hours per pay period

SICK & SAFE TIME

Full-time employees receive between 9.75 and 13.75 days per year, depending on length of service (pro-rated for part-time employees). Sick leave for continuous full-time employment accrues as follows:

- 0-1.99 years of service : 3 hours per pay period
- 2 years of service and each year thereafter: 4.25 hours per pay period

PAID HOLIDAYS

Regular full-time and eligible part-time employees are granted nine (9) paid holidays each year. Holidays that fall on a Saturday or Sunday are recognized each January (or your first paycheck) by giving employees additional Floating Holiday hours that need to be used between January 1st and December 31st annually, or they will be forfeited. Part-time employees receive pro-rated holiday hours according part-time status.

Affinity Plus recognizes the following holidays in which we are closed: New Year's Day; Martin Luther King Day; Memorial Day; Independence Day; Labor Day; Veteran's Day; Thanksgiving Day; and Christmas Day (Christmas Eve we close at 12:00 p.m.).

President's Day is traditionally an All-Employee Meeting in which employees are expected to attend and a floating holiday will be added to their existing accrued time off to be used by the last payroll of the current calendar year.

EMPLOYEE DEVELOPMENT

- **Tuition Reimbursement:** Affinity Plus provides continuing educational opportunities through a tuition reimbursement program. All classes must be pre-approved and successfully completed. We also provide opportunities for employees through in-house and outside programs as requested by you and your leader to support knowledge growth in your role.
- **Linked In Learning:** As an employee with Affinity Plus Federal Credit Union, you have access to your very own Linked In Learning portal, in which you have access to everything that Linked In Learning offers. All education classes and programs, podcasts, articles and more.
- **MBA Program:** Partnering with Metro State University, in January of 2020, Affinity Plus and Metro State will be offering an on-site (At Affinity Plus) MBA program to anyone who qualifies (having a bachelor's degree) that would like to participate. This program is covered at 100% cost

by Affinity Plus Federal Credit Union. It is a two year program, in which at the end, you will have earned your fully accredited MBA!

LEGALSHIELD

LegalShield Membership offers affordable access to the legal system that provides you and your family protection and peace of mind throughout all your personal situations that have legal consequences. This is an optional benefit, which means you can add or drop this legal benefit at any time. There are a variety of plans available, including Identity Protection.

STATE EMPLOYEE INC. (SEI) & MERSC

Our partnership with the State of MN provides employees access to the SEI and MERSC discount programs. If you are a member of these programs you may obtain discounts for Happenings coupon books, auto discounts, gym memberships, Valley Fair, State Fair, MN Zoo, and more. The \$5.00 annual membership can be purchased through the HR team.

A BETTER U WELLNESS PROGRAM & VIRGIN PULSE

Affinity Plus offers a wide range of memberships and discounts to allow our employees to achieve a healthy lifestyle. As part of this benefit, we provide every employee a \$50 a month for financial, emotion or physical wellness as you see fit to use (maybe a massage, pay for a medical appointment or add more to your 401k!). Along with the wellness cash benefit, we also offer discounted fitness memberships with a variety of organizations, including YMCA and Snap Fitness. Employees also have access to wellness programs through their insurance carrier and the State of MN's wellness program "*Virgin Pulse State of Wellbeing*" free of charge!

EMPLOYEE ASSISTANCE PROGRAM

Life Matters is designed to assist in the identification and resolution of personal, family and worksite problems for Affinity Plus employees. This statewide professional service is offered free of charge for employees and their families to receive assistance when they need to – easily, confidentially and voluntarily any day at any time. In addition to the crisis center, *Life Matters* offers free services for expectant families, upcoming surgeries and procedures, as well as general health and wellness.