

AFFINITY PLUS BENEFIT SUMMARY 2026

Who We Are

As a not-for-profit cooperative, we are owned by our members, and every decision we make is grounded in doing what is right for them—and for you. Our vision is *to be our members' most trusted financial partner and our employees' most fulfilling career experience*. That commitment starts with how we support you as part of our team.

Our Total Rewards Package

Our benefits include competitive mix of compensation, comprehensive health coverage through our partnership with the State of Minnesota, retirement savings options, and paid time off. In addition, we offer career development opportunities, education assistance, and wellness resources to help you grow personally and professionally.

Our Values in Action

Our work is guided by our core values: *Caring, Integrity, and Curiosity*. We begin with dignity, compassion and inclusion as we collaborate with people and communities. We're honest and trustworthy, and we show it. We back up our words with action, and we own and grow from our mistakes. We seek opportunities to learn and explore, embracing new ideas and driving innovation for meaningful impact. These values shape the way we work together and the benefits we provide.



Affinity Plus has the privilege of partnering with the State of MN Employer Group to provide medical, dental and life insurance for you and your family. Our insurance offers free preventative and mental health* services, plus chiropractic and vision coverage, travel reimbursement and a prescription pharmacy plan. Dependents who live outside of our plan's coverage area have benefits available through point of service plans. Rates are located on the last page.

Affinity Plus offers supplemental benefits through our partnership with the State of MN and other vendors to complement our existing health coverage. These benefits include short-term and long-term disability, a medical dental flexible spending account, and accident, hospital and critical illness/cancer coverage with our partner Guardian.

*Mental Health and Substance Use Disorder co-pays are free or reduced under the MN Advantage Health Plan

Affinity Plus Cares are benefits created to provide support for you and your family with some unique benefits only found at Affinity Plus.



- Wellness Cash of \$50 a month (up to \$600 a year!) to help toward your emotional, financial and physical well-being goals
- Paid Bereavement, up to 40 hours, to grieve a family member, friend or pet
- Paid Jury Duty for the duration of active service
- Variety of employment leaves and support resources to care for yourself and family members, including access to state paid leave programs
- Affinity Plus offers company paid leave programs including:
 - Paid Parental Leave, up to 6 weeks, for the birth or adoption of a child
 - Paid Bone Marrow or Organ Donation Leave, up to 40 hours, when you donate
- Up to \$30,000 for fertility support and treatment, including IVF, through our medical insurance

Saving for Your Future is not just a statement, Affinity Plus believes this wholeheartedly. We want to support your after-career adventures, dreams and goals.



- You are auto enrolled in a retirement 401k at 5% upon hire to save more right away
- Affinity Plus matches dollar for dollar up to 5% of your contributions starting your first paycheck! So, your 5% is actually 10% going to your future retirement. No waiting period!!
- If you are someone who likes to take full advantage of the annual IRS employee contribution, Affinity Plus offers a True Up feature to ensure you have full advantage of our employer match.
- After 5 years Affinity Plus will double the match up to 5% - that is \$2 to your \$1. Talk about building your retirement savings!!

Other ways we help you save:

- 529 employer-sponsored college savings accounts
- Affinity Plus employee members can save money on loans and earn more on savings

Affinity Plus has amazing value-added benefits through our partners including:



- Healthy Paws provides medical coverage for our four-legged family members
- MetLife legal and identity theft services with access to a self-help document library
- Dependent care and parking-transit flexible spending plans for pretax savings
- Affinity Plus interest-free credit card up to \$2,000 to be used for whatever you decide
- Variety of additional discounts and savings through multiple partners for you and your family

Affinity Plus encourages and supports employees who wish to continue their development in order to grow within their professional careers.



- Tuition Reimbursement provides continuing education through any accredited college in any degree program to support your career growth
- Other opportunities to develop may include paid in-house training, conferences and certifications

Affinity Plus believes in work-life balance, and we offer employees a variety of paid time-off benefits to achieve this which total **over 36 days off a year!**



- Community Day are hours given each year for you to take time away from work to volunteer with an organization that is important to you
- Your Birthday is a celebration of the day you were born, and you received a paid day off
- Holidays are celebrated by providing 11 paid days off each year
- Sick and Safe Time hours are frontloaded at the time of hire to care for yourself and others
- Vacation is a benefit provided for you to take time away from work where you receive up to 13 days based on full or part time status during the first year

Earned Sick and Safe Time	FTE Status	Hire Month:	Jan - Jun	Jul - Dec	Earned Sick and Safe Time is frontloaded upon hire on your first paycheck, then updated annually to 80 hours in January.			
	Full Time 100%		80 hours	40 hours				
	Part Time 75% (30-39 hrs/wk)		80 hours	40 hours				
	Part Time 50% (20-29 hrs/wk)		80 hours	40 hours				
Vacation Hours	FTE Status	Years:	At Hire	1 - 2.99	3 - 4.99	5 - 9.99	10 - 14.99	15+
	Full Time 100%		3.08	4.00	5.00	6.00	7.00	8.00
	Part Time 75% (30-39 hrs/wk)		2.31	3.00	3.75	4.50	5.25	6.00
	Part Time 50% (20-29 hrs/wk)		1.54	2.00	2.50	3.00	3.50	4.00
New Hire Benefit	As a new hire, Affinity Plus will front load sick and safe time (ESST) , as defined by your hire date above, and up to 24 hours of vacation upon hire. We recognize that life happens, and we do not want you to take the time you may need unpaid when you start employment with our organization. Vacation hours are pro-rated based on the employees FTE (12, 18 or 24 hours).							
Holidays	New Year's Day Juneteenth Thanksgiving Day	Martin Luther King Day Independence Day* Friday after Thanksgiving	President's Day Labor Day Christmas Eve (close early)	Memorial Day Veteran's Day Christmas Day				

*Holiday Note: Independence Day 2026 falls on a Saturday, so Affinity Plus will be closed, and employees will be assigned Floating Holiday hours to use by year-end.

2026 Medical Rates				
Per Month	Employee Coverage		Family Coverage	
	Employee	Affinity Plus	Employee	Affinity Plus
Full Time	\$48.94	\$930.08	\$333.92	\$2,545.06
Part Time	\$281.46	\$697.56	\$970.18	\$1,908.80

2026 Dental Rates				
Per Month	Employee Coverage		Family Coverage	
	Employee	Affinity Plus	Employee	Affinity Plus
Full Time	\$14.50	\$33.84	\$61.86	\$81.20
Part Time	\$22.96	\$25.38	\$82.16	\$60.90

Full Time = Full Time and Part Time 75% Employees
Part Time = 50% Employees