

AFFINITY PLUS BENEFIT SUMMARY 2025

Affinity Plus is a not-for-profit cooperative meaning that we are owned by our members and all our decisions are grounded in doing what is right for our membership. Our mission is to “be the best place our members will ever bank and our employees will ever work that results in thriving communities.”

Affinity Plus believes diversity, inclusion and belonging is one of the ways that we build a thriving community of diverse employees – one with different perspectives, ideas, backgrounds, demographics, styles and voices that contribute to a culture of compassion, relationships that matter, and consistent member focus. We believe in creating a work environment where every Affinity Plus employee feels a sense of belonging.

Affinity Plus believes that in order to support our mission, an employee’s total rewards package reflects a competitive mix of rewards that holistically supports our employees in the areas of compensation, benefits, career development, and well-being. We have a unique partnership with the State of Minnesota, which offers low cost comprehensive insurance and along with this partnership, Affinity Plus offers a variety of incredible benefits.



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 plans 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 AFLAC’s accident, cancer, hospital and critical illness coverage.

*Mental Health and Substance Use Disorder copays 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.



- Paid Parental Leave, up to 6 weeks, for the birth or adoption of a child
- Paid Elder Care Leave, up to 2 weeks, to care for your parent or grandparent
- Paid Bone Marrow or Organ Donation Leave, up to 40 hours, when you donate to help someone
- Paid Compassion or bereavement leave, up to 40 hours, to grieve for a family member, close friend or a pet
- Variety of employment leaves and support resources to care for yourself and family members
- Up to \$30,000 for fertility support and treatment, including IVF, through our medical insurance
- Up to \$10,000 in financial support with our partner Carrot to assist with adoption or surrogacy; plus articles and resources for infertility, pregnancy, parenting and gender affirming care.
- Affinity Plus \$50 monthly wellness cash (up to \$600 a year!) helps toward your emotional, financial and physical well-being goals



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:

- LegalShield with affordable legal and identity theft protection for employee and families
- Healthy Paws provides medical coverage for our four-legged family members
- 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
- LinkedIn Learning is an online portal for employees to access a variety of classes, trainings, podcasts and articles to develop themselves personally and professionally
- Other opportunities to develop may include paid in-house training, conferences and certifications



Affinity Plus believes in work-life balance and we offer our employees a variety of paid time off benefits to achieve this that equal **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 in 2025*
- Sick and Safe Time hours are frontloaded at the time of hire for a total of 80 hours for both full time and part time employees
- 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		At Hire		All Earned Sick and Safe Time is frontloaded upon hire on your first paycheck.				
	Full Time 100%		80 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
	Accrue per pay check	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 80 hours of sick and safe time (ESST) and 24 hours of vacation time 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.								
Holidays	New Year's Day Juneteenth Thanksgiving Day	President's Day * Independence Day Friday after Thanksgiving	Martin Luther King Day Labor Day Christmas Eve (close early)	Memorial Day Veteran's Day Christmas Day					

*Holiday Note: President's Day in 2025 is our Affinity Plus All Employee Meeting. This is a company-wide event where employees in attendance will receive a floating holiday in recognition of participating in the event on President's Day.

2025 Medical Rates				
Per Month	Employee Coverage		Family Coverage	
	Employee	Affinity Plus	Employee	Affinity Plus
Full Time	\$41.84	\$794.92	\$285.42	\$2,175.24
Part Time	\$240.56	\$596.20	\$829.22	\$1,631.44

2025 Dental Rates				
Per Month	Employee Coverage		Family Coverage	
	Employee	Affinity Plus	Employee	Affinity Plus
Full Time	\$13.80	\$32.24	\$58.90	\$77.34
Part Time	\$21.86	\$24.18	\$78.24	\$58.00

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