



2018-2019 Benefits Overview

Medical Benefits

Northern Water offers a comprehensive medical plan using UMR and United Healthcare (UHC) Options PPO network of preferred providers. Our prescription drug plan is administered by Wellodyne.

In Network

- **Deductible:** \$500 Individual / \$1,000 Family
- **Out-of-Pocket Maximum:** \$3,000 Individual / \$6,000 Family
- **Coinsurance:** 80%

Medical Contributions (per paycheck)	You Pay:
Employee Only	\$45.05
Employee + Spouse	\$140.49
Employee + Child(ren)	\$153.85
Family	\$238.88

Dental Benefits

Northern Water offers three dental plan options through Guardian. Your three dental plan options cover in-network preventive care at 100% and you can choose the plan that best meets your coverage needs for other basic, major and orthodontia services.

Dental Contributions (per paycheck)	
Option #1	You Pay:
Employee Only	\$0.00
Employee + Spouse	\$17.60
Employee + Child(ren)	\$12.76
Family	\$30.37
Option #2	You Pay:
Employee Only	\$6.75
Employee + Spouse	\$33.16
Employee + Child(ren)	\$25.92
Family	\$52.33
Option #3	You Pay:
Employee Only	\$9.96
Employee + Spouse	\$49.90
Employee + Child(ren)	\$32.28
Family	72.23

Vision Benefits

Routine vision care is offered through Northern Water's medical plan. Or, you can enroll in one of VSP's two vision plans. Both the standard and premium plans allow you to take advantage of a \$10 copay, covered frames, lenses, and laser surgery when using a participating VSP provider. The standard plan offers frames every 24 months, while the premium plan offers frames every 12 months. You can choose a plan that meets your frequency needs.

Vision Contributions (per paycheck)	
Standard Plan	You Pay:
Employee Only	\$3.99
Employee + Spouse	\$6.38
Employee + Child(ren)	\$6.52
Family	\$10.51

Premium Plan	You Pay:
Employee Only	\$4.87
Employee + Spouse	\$7.79
Employee + Child(ren)	\$7.94
Family	\$12.82

Basic Life and Accidental Death and Dismemberment

Northern Water provides Basic Life and AD&D equal to 4 times your basic annual earnings at no cost to you. You simply have to designate a beneficiary.

Disability

Northern Water offers sick leave, which provides salary continuation for absences from work due to illness or injury for up to 90 consecutive days.

Long-Term Disability is also provided and may be payable following 90 days of continuous injury or illness. Benefits are payable at 66 2/3% of pre-disability earnings up to \$11,000 tax-free per month.

Flexible Spending Accounts (FSA)

Our Health and Dependent Care Flexible Spending Accounts (FSA) allow you to use tax-free dollars to reimburse yourself for a wide variety of health and/or dependent care expenses.

Employee Assistance Program (EAP)

Medical participants receive access to Northern Water's Employee Assistance Program (EAP) at no additional cost. The EAP offers counseling for personal difficulties. Counselors are available 24 hours a day, including holidays.

Retirement

At Northern Water we know that planning for your future is important. We provide a valuable retirement plan and a 457. Please see HR for additional information.

Holidays

As a full-time employee of Northern Water, you are entitled to 11 1/2 paid holidays.

Excused Personal Absence

Excused personal absence is paid time off to allow you to tend to your short-term needs and those of your family members.

Educational Opportunities

Job-related training seminars will be paid for at Northern Water's expense and on Northern Water's time. Reimbursement for continuing education at the college level may also be eligible.

Annual Leave

Annual Leave benefits begin accruing your first full pay period.