

2019 Benefits Snapshot

Our employees are our most valuable asset. That's why at Ophthalmology Associates & LASIK Center of Mankato we are committed to a comprehensive benefit program that helps our employees stay healthy, feel secure and maintain a positive work-life balance.

Below is a snapshot that provides you with information on the benefits we offer.

Type of Benefit	Coverage	Monthly Cost
Medical Insurance through Blue Cross of Minnesota	We offer 3 plan choices: \$1,000 PPO Plan \$2,700 PPO Plan \$5,200 High Deductible Plan with Health Savings Account	We pay: 83% of the cost for single coverage 90% of the cost for single coverage 90% of the cost for single coverage
Dental Insurance through Delta Dental of Minnesota \$1,500 per person annual maximum benefit payable	100% coverage for preventive care \$50 single/\$150 family deductible 80% coverage for basic services 50% coverage for major services	Your cost per pay period: EE Only Coverage: \$18.94 EE Plus 1: \$37.74 Family: \$74.21
Group Life Insurance and AD&D Insurance through UNUM	\$50,000 policy	Employer-sponsored
Long-term Disability through UNUM	66 2/3% income replacement to a maximum of \$5,625 per month	Employer-sponsored
Employee Assistance Plan Through UNUM Life Balance	No cost, confidential phone consultation by professionals in the areas of finance, legal, identify theft and mental health	Employer-sponsored
Voluntary Insurance	Short Term Disability, Accident, Life and Critical Illness	Employee pays the cost of coverage
PTO Plan	7.11 Hours earned PPD based on 80hrs worked	NONE
401K Plan	3% safe harbor	Eligible after 1000 hours worked in eligible plan year

Full time employees (32 hours) are eligible for the benefits listed above.

Actual amounts for 401k are governed by plan documents.