

2026

BENEFIT SUMMARY

Employee Caregivers

Medical insurance

MNGI offers group medical insurance through Medica. There are two plan options: one with a Health Reimbursement Account (HRA) and one with a Health Savings Account (HSA).

Medica HDHP with HRA

When enrolled in this plan, your HRA will reimburse you for 50% of your deductible after you have paid the first 50% of the deductible. With MNGI's help, your actual out-of-pocket expense will be a maximum of \$1,250 for single coverage or \$2,500 for employee plus dependents.

Bi-weekly premium contribution	
Employee	\$90.33
Employee + spouse	\$312.27
Employee + children	\$281.34
Family	\$410.56

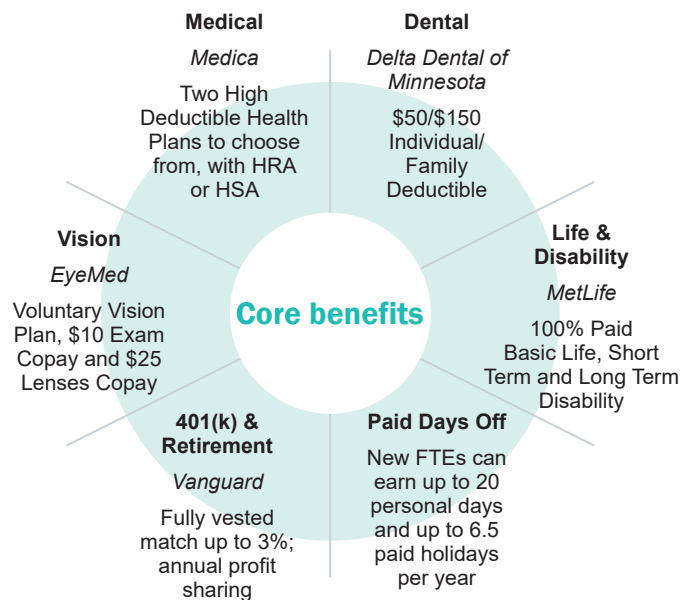
Medica HDHP with HSA

An HSA is an individually owned tax-advantaged savings account that you can use to pay for current or future healthcare expenses. MNGI will make an annual contribution to your account if it is set up with HSA Bank. Employees enrolled in single coverage will receive \$625 per year, and employees plus dependents will receive \$1,250 per year. You are also able to contribute your own money into your HSA on a pre-tax basis.

Bi-weekly premium contribution	
Employee	\$52.75
Employee + spouse	\$237.09
Employee + children	\$208.78
Family	\$293.65

MN paid leave

Beginning in 2026, Minnesota will launch its paid family and medical leave (MNPFML) program, providing eligible caregivers with up to 12 weeks of medical leave and 12 weeks of family leave, with a maximum of 20 weeks per benefit year for qualifying events such as serious health conditions, bonding with a new child, or caring for a loved one. To be eligible for MNPFML, caregivers must work at least 50% of the time in the state of Minnesota and have earned at least 5.3% of the state's average annual wage, which is currently listed as \$3,900. MNPFML is funded through a payroll premium set by the state, split equally between employers and employees. Caregivers will see their portion deducted directly from their paycheck. To streamline administration and enhance the caregiver experience, we've chosen to partner with a private insurance carrier, MetLife, rather than use the state-run program. This approach allows for faster benefit processing, direct payments, and more flexibility while still meeting the state's coverage requirements.



Wellness

MNGI is committed to promoting the health and well-being of our caregivers and their families. The goal of our healthcare program is not only to make sure you have access to the services you need when you are sick but also to help you live a healthier life.

For caregivers using tobacco products, MNGI is here to support those wanting to quit and is putting programs in place to help you beat the addiction. Tobacco users can complete an approved Tobacco Cessation course to avoid incurring the medical premium surcharge.

Maven

MNGI partners with Maven, which delivers compassionate, equitable, and high-quality care for women and families. Maven supports members and their partners in preconception, family-building, pregnancy, postpartum, return-to-work, parenting, menopause, and beyond. The innovative platform offers 24/7/365 access to the clinical, emotional, and financial support needed to build families and thrive.

Go to mavenclinic.com to learn more. Employees must be enrolled in one of MNGI's medical plans with Medica to take advantage of this benefit.

Hinge Health

MNGI has partnered with Hinge Health to allow our employees access to a personalized exercise program and their own care team to overcome joint and muscle pain. No commutes. No waiting rooms. Just pain relief. Go to hingehealth.com to learn more. Employees must be enrolled in one of MNGI's medical plans with Medica to take advantage of this benefit.

Dental plan

Dental benefits are provided through Delta Dental. You have the freedom to see any dentist; however, dentists who participate in the Delta Dental PPO or Delta Dental Premier networks offer the greatest savings. The plan has a \$50 individual/\$150 family deductible and includes ortho coverage for children to age 19. Additionally, charges for preventive and diagnostic services will not be applied to the annual benefit maximum.

Bi-weekly premium contribution	
Employee	\$4.85
Family	\$12.86

Vision plan

EyeMed saves you money on all your eye care and eyewear needs. You'll have access to affordable eye exams and save up to 40% on eyewear. The plan has a \$10 exam copay and \$25 lenses copay. If you visit an EyeMed PLUS provider, you have the opportunity to access even richer benefits such as \$0 exam copay and \$50 extra frames allowance.

Bi-weekly premium contribution	
Employee	\$2.28
Employee + 1	\$4.32
Family	\$6.33

Flexible spending account (FSA)

FSAs are a tax-saving way to pay for eligible healthcare and dependent care expenses that you would typically pay out of pocket. The money you set aside in an FSA is not taxed, so you save money. The Healthcare FSA can be used for qualified medical/dental expenses, and the Dependent Care FSA can be used for work-related dependent day care costs. Caregivers can set aside up to annual maximum, which can be found on the irs.gov website.

401(k) and retirement

Caregivers are eligible to begin participating on January 1 following their date of hire. There is automatic enrollment in the plan at a 3% deferral, and MNGI will make a fully vested match up to 3% as soon as you are eligible to contribute.

In addition, MNGI will make annual profit-sharing contributions of approximately 3.4% of eligible compensation for the first three full calendar years of employment. After four years of employment, the annual profit-sharing contributions will increase to as much as 5.7% of eligible compensation and company contributions become 100% vested.

Life insurance

Life insurance is intended to protect your family's financial security in the event of your death. Your Life insurance benefit is paid for entirely by MNGI and is provided through MetLife. Your coverage is equal to \$50,000. You also have the option to purchase additional Voluntary Life insurance coverage for you or your dependents.

Disability insurance

Short Term and Long Term Disability insurance are provided to you by MetLife. If you're unable to work due to a sickness or injury, disability insurance replaces a portion of your income to help you pay bills, such as your mortgage, tuition, and car payments, or cover expenses like food, clothing, and utilities.

Short Term Disability provides 60% of your basic weekly earnings up to the maximum benefit of \$2,500 per week for up to 11 weeks. Long Term Disability provides 60% of your earnings up to the maximum benefit. The maximum benefit for caregivers earning \$50,000 or less is \$3,000 per month, and the maximum benefit for caregivers earning \$50,000 or more is \$10,000 per month.

Voluntary products

As a caregiver of MNGI, you have the opportunity to apply for personal insurance products to enhance and customize your benefits portfolio to fit your or your family's individual needs. You can purchase Critical Illness insurance, Accident insurance, and Hospital Indemnity insurance to supplement your medical coverage.

Variable pay

All caregivers are eligible to receive a cash reward for achieving goals.

Employee assistance program (EAP)

The EAP, sponsored by VITAL WorkLife, is available to all MNGI caregivers. The EAP provides confidential support and resources for you and your dependents at no charge. Expert guidance is available for everyday matters, serious problems and everything in between.

Paid days off

MNGI offers a generous amount of PDO. Plus, PDO accrual rates increase every two years. New full-time caregivers can earn up to 20 days a year and can start using their PDO immediately upon hire.

MNGI also offers up to 6.5 paid holidays per year, depending on caregiver FTE status. If hired on or before July 31 of the year, caregivers will be eligible for one floating holiday each year.

Legal and identity theft

LegalShield and IDShield are available to MNGI caregivers through LegalShield. LegalShield monitors your identity from every angle, not just your Social Security number, credit cards, or bank accounts. Coupled, LegalShield and IDShield provide a comprehensive solution when identity theft issues turn to legal matters.

Additional MetLife services

Guidance for life transitions: Planning and counseling

MetLife offers a wide variety of programs that can help ease the challenges and stress that policyholders and their families often face throughout difficult times in life.

- **Will preparation:** Access to online documentation services to prepare or update a will, living will or power of attorney in as little as 15 minutes.
- **Funeral planning and discounts:** Discounts on funeral services through the largest network of funeral homes and cemetery providers with compassionate experts that guide you through the pre-planning process.
- **Beneficiary grief counseling:** Offers personalized counseling sessions to meet your beneficiary's needs. Any beneficiary who receives the life insurance proceeds is eligible for up to five counseling sessions. These sessions can be in person or by phone with one of TELUS Health's network of counselors who provide professional, confidential support during difficult times.
- **Estate resolution services:** Unlimited one-on-one consultations with an attorney, in person or by phone to settle an insured's estate, including court representation.
- **Empathy:** MetLife has partnered with Empathy to provide you and your family with on-demand personalized guidance to help you throughout the weeks and months following a loss. From settling an estate to dealing with grief, Empathy's tech-enabled assistance and real-time human support help beneficiaries save valuable time while dealing with the challenges that loss brings.

Other perks and benefits

MNGI also offers additional benefits such as:

- Referral bonus
- Transit pass savings
- Tuition reimbursement
- MERSC discount
- Recognition programs
- Extensive orientation and training programs
- Free on-site parking