

2019 BENEFITS SUMMARY

Employees

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	\$46.36
Employee + spouse	\$213.21
Employee + children	\$187.75
Family	\$264.60

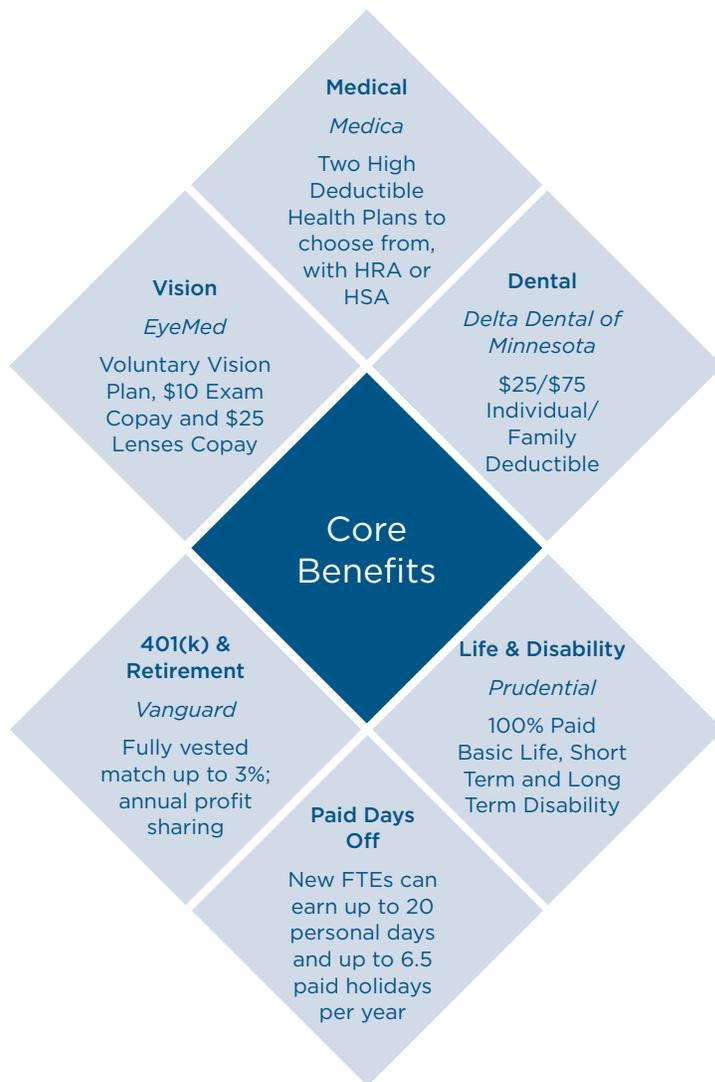
Medica HDHP with HSA

An HSA is an individually owned tax advantaged savings account that you can use to pay for current or future health care 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	\$38.34
Employee + spouse	\$172.35
Employee + children	\$151.77
Family	\$213.47

Wellness

The Employee Wellness Incentive Program allows employees on MNGI's medical plan to earn up to \$300 in credits per year for completing required wellness activities.



Dental Plan

The dental insurance plan is provided by Delta Dental of Minnesota. You have the freedom to see any dentist, but if you see a dentist in the Delta Dental PPO or Premier network, it may result in lower out-of-pocket cost for you. There is a \$25 individual deductible and a \$75 family deductible. The plan includes coverage for preventive, basic and major services, orthodontia, endodontics, and periodontics.

Bi-weekly Premium Contribution	
Employee	\$4.12
Family	\$10.94

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.

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. Employees can set aside up to \$2,700 in their Healthcare FSA and up to \$5,000 per year in their Dependent care FSA.

401(k) and Retirement

Employees are eligible to begin participating on January 1st 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 Prudential. 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 Prudential and are paid in full by MNGI. 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 employees earning \$50,000 or less is \$3,000 per month, and the maximum benefit for employees earning \$50,000 or more is \$10,000 per month.

Voluntary Products

As an employee of MNGI, you have the opportunity to apply for personal insurance products to enhance and customize your benefits portfolio to fit you 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 employees are eligible to receive a cash reward for achieving goals.

Additional Prudential Services

Prudential provides MNGI Employees with access to the Employee Assistance Program (EAP). The EAP offers confidential counseling on personal / and or work related issues, financial information and resources, legal consultation, and online tools to assist with issues that matter to you.

Prudential's Financial Wellness digital capabilities provide employees with access to financial wellness education and tools that can help them adopt the behaviors that result in managing their day-to-day finances, achieving important financial goals, and protecting themselves against key financial risks.

Prudential also offers a travel assistance program through AXA Assistance USA, Inc., giving you access to a 24-hour network of emergency and legal resources for you and your family members traveling more than 100 miles from home for 120 days or less.

Paid Days Off

MNGI offers a generous amount of PDO. Plus, PDO accrual rates increase every 2 years. New-full time employees can earn up to 20 days a year and can start using their PDO after 90 days of employment.

MNGI also offers up to 6.5 paid holidays per year, depending on full-time employee status.

Legal and Identity Theft

LegalShield and IDShield are available to MNGI employees 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.

Other Perks and Benefits

MNGI also offers additional benefits such as:

- Employee Referral Bonus
- Transit Pass Savings
- Tuition Reimbursement
- MERSC Employee Discount
- Recognition Programs
- Extensive Orientation and Training Programs
- Free On-Site Parking