



Benefits At A Glance

Benefit	Plan Features
Health Plan Benefit including Prescription Drug coverage	Two plans (PPO or HDHP) are offered through Blue Link TPA. PPO Plan has a \$400 Deductible (\$1,000 Family), then 80% Coinsurance. The HDHP offers a \$6,350 Deductible (12,700 Family), then 100% coverage. Rx Copays are offered on the PPO Plan. For the HDHP, Rx costs are applied toward the Deductible, and then covered at 100%.
LLBO Wellness Program	Participate in the LLBO Wellness Program through HealthCheck 360 and receive 20% discount of medical insurance premiums.
Dental Benefit	Dental benefits are offered through Delta Dental and have a maximum annual benefit of \$1,500. In addition, a Lifetime Ortho Max of \$1,500 is included per eligible child.
Vision Benefit	Limit \$300.00/per person per year for eye wear (contacts/glasses).
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	LLBO offers to all full-time eligible employees a \$30,000/\$60,000 Company-Paid Life and Accidental Death & Dismemberment benefit through The Hartford.
Voluntary Life and Accidental Death & Dismemberment (AD&D)	Optional life insurance up to \$300,000 (\$100K guarantee issue) in \$10K increments provided through The Hartford. Employee or family coverage is available during UNUM enrollment period.
Short-Term Disability Insurance	LLBO provides Company-Paid disability insurance through The Hartford. The plan offers income protection and will replace a portion of your earnings while you are unable to work. Maximum weekly benefit of \$450/week.
Voluntary Long-Term Disability Insurance	Long Term Disability insurance is also available for employees to purchase on a voluntary basis. There is a benefit of 60% of salary up to \$5,000 per month. Plan is offered through Unum.
Critical Illness, Accident, Hospital Indemnity & Whole Life	You have the option to purchase additional voluntary benefits via post-tax payroll deductions through Unum.

Benefit	Plan Features								
401k/403b Retirement Plan	All employees are eligible upon completion of waiting period. LLBO will contribute 4% with no matching requirement.								
Personal Leave Earned PL hours may be used for vacations, sickness, personal business and family needs.	<table border="0"> <tr> <td data-bbox="521 289 987 321">Length of Service</td> <td data-bbox="1003 289 1515 321">Earned PL**</td> </tr> <tr> <td data-bbox="521 321 987 359">0-4 years</td> <td data-bbox="1003 321 1515 359">6 hours / pay period</td> </tr> <tr> <td data-bbox="521 359 987 396">4-6 years</td> <td data-bbox="1003 359 1515 396">8 hours / pay period</td> </tr> <tr> <td data-bbox="521 396 987 434">6+ years</td> <td data-bbox="1003 396 1515 434">10 hours / pay period</td> </tr> </table> <p data-bbox="521 468 1515 537">** PL begins accruing day one of employment, but cannot be accessed until the employee has completed the 90 day probation period.</p>	Length of Service	Earned PL**	0-4 years	6 hours / pay period	4-6 years	8 hours / pay period	6+ years	10 hours / pay period
Length of Service	Earned PL**								
0-4 years	6 hours / pay period								
4-6 years	8 hours / pay period								
6+ years	10 hours / pay period								
Holiday Pay	Employees will receive holiday pay based on the number of hours regularly scheduled at the employee's regular wage. See Human Resources for a list of the 11 observed holidays.								
Administrative Leave	Regular employees may be granted administrative leave to participate in specified LLBO and civic duties such as: LIC meeting, Honor Guard, School Board, Leech Lake Head Start Policy Council, LL Housing Board, etc, during regularly scheduled work hours.								
RTC Declared Leave	There may be circumstances in which the safety and welfare of employees is taken into consideration (inclement weather), LLBO will grant administrative leave for RTC Declared Leave.								
Fitness Leave	<p data-bbox="521 936 1045 968">30 minutes per day of paid time to exercise.</p> <p data-bbox="521 1010 1515 1041">This benefit will only be allowed if it does not create a hardship on the department.</p>								
Fitness Center	Free Membership to LLBO employees								
Employee Assistance Program	The Employee Relations Program provides short term counseling to assist with identifying work related problems that affect performance / productivity. We provide resources / referral in an effort to find satisfying solutions. Our objective it to reduce problems in the workplace and ultimately retain valued employees.								

To be eligible for most LLBO benefits, you must be a Full-time employee working a minimum of 30 hours per week. For detailed information on any of the benefits listed, please contact Human Resources at 218.335.3698 or 800.631.5528.

DISCLAIMER: This is a summary of the official Summary Plan Documents (SPD) that legally govern the terms and operations of their respective plans. If there is a conflict between this summary and the plan document, the plan document prevails.