

It is the mission of Three Rivers Community Action, Inc. (the Agency) to negotiate benefit plan designs and costs that are competitive for both employees and the Agency. The benefits offered for you and your family are an important component of your total compensation package. Through our benefits programs we strive to support the needs of our employees and their dependents by providing a benefit package that is easy to understand, easy to access, and affordable for all our employees.

Who's eligible – A regular, full-time employee who works a minimum of 30 hours per week has the opportunity to elect the health, dental, vision, accident, critical illness, hospital indemnity, life insurance, as well as Flexible Spending Accounts (FSA), offered by the Agency. When you enroll yourself in a benefit plan, you may also cover your eligible dependents.

When coverage begins – Coverage for these insurance benefits and the FSA plans are effective the first of the month following 30 calendar days of employment. We also have an annual Open Enrollment period with benefits effective on January 1.

Paying for your benefits – Your contributions for health, dental, vision, and FSAs are paid through payroll deductions on a pre-tax basis. In other words, your premium contributions are deducted from your gross earnings before federal, state and FICA income taxes are withheld which results in savings for you and your family. Life insurance, accident, critical illness, and hospital indemnity are deducted from your earnings on a post-tax basis.

Health Insurance – Coverage is through Blue Cross Blue Shield of MN. We offer three plans, one in the Aware network and two in the High Value network. Our health insurance includes a Health Reimbursement Account. Also includes Nice Healthcare.

Flexible Spending Accounts – Health Care and Dependent Care are offered up to the maximum determined by the IRS.

The following six voluntary benefit options are offered through MetLife.

- ❖ Dental Insurance
- ❖ Vision Insurance
- ❖ Term Life and Accidental Death & Dismemberment (AD&D) Insurance
- ❖ Accident
- ❖ Critical Illness
- ❖ Hospital Indemnity

Long Term Disability Insurance – paid for by Three Rivers. A monthly benefit providing 60% of your regular pre-disability earnings. The elimination period is 90 days.

PTO – Paid Time Off accrues each pay period at a generous 10 hours (80 hours worked). Includes time for the MN Earned Sick and Safe Time law.

403b – Traditional and Roth Retirement plan with eligibility right away. An Agency match begins after one year of service.