



2025 Employee Benefit Summary

Insurance Eligibility

Eligibility for all insurance benefits is first of the month following 60 days of employment.

Full-time employees (scheduled 30+ hours per week) are eligible for the following insurance benefits – health insurance, health savings account (HSA), flexible spending accounts (FSA), company paid life insurance, dental insurance, vision insurance, and Aflac voluntary benefits.

Part-time employee (scheduled 20-29 hours per week) are eligible for dental insurance, vision insurance, and Aflac voluntary benefits.

New employees hired into a benefit eligible position will receive an email to complete most of their benefit enrollment through their iSolved employee self-service account. This email will arrive the day after their hire date. Those employees that qualify for our health benefits will receive a welcome email from the Gravie to register their account.

Health Insurance – Individual Covered Health Reimbursement Account (ICHRA) – sponsored through Gravie (www.member.gravie.com)

Dove Healthcare offers employees the flexibility of choice when it comes to their healthcare needs. Under our ICHRA benefit plan, employees are offered a flat amount of premium assistance from Dove Healthcare to purchase health insurance of their choice, using the Gravie member portal. Employees can pick the plan design, network, and premiums that best fits their and their family's needs. See chart below for the premium assistance available based on employee age and coverage tier.

Employee's Age	Minnesota			
	EE Only	EE + Spouse	EE + Child(ren)	EE + Family
18-24	\$305	\$490.92	\$460.01	\$726.12
25	\$306	\$492.58	\$461.56	\$728.62
26	\$312	\$502.57	\$470.88	\$743.65
27	\$319	\$514.22	\$481.76	\$761.18
28	\$330	\$532.52	\$498.85	\$788.72
29	\$339	\$547.50	\$512.83	\$811.26
30	\$343	\$554.15	\$519.04	\$821.27
31	\$350	\$565.80	\$529.92	\$838.80
32	\$357	\$577.45	\$540.80	\$856.33
33	\$361	\$584.10	\$547.01	\$866.34
34	\$365	\$590.76	\$553.22	\$876.36
35	\$368	\$595.75	\$557.88	\$883.87
36	\$370	\$599.08	\$560.99	\$888.88
37	\$372	\$602.41	\$564.10	\$893.89
38	\$374	\$605.74	\$567.21	\$898.90
39	\$379	\$614.06	\$574.97	\$911.42

continued on page 2



40	\$383	\$620.71	\$581.19	\$921.43
41	\$390	\$632.36	\$592.06	\$938.96
42	\$396	\$642.34	\$601.39	\$953.98
43	\$405	\$657.32	\$615.37	\$976.52
44	\$416	\$675.62	\$632.46	\$1,004.06
45	\$430	\$698.92	\$654.21	\$1,039.12
46	\$445	\$723.88	\$677.51	\$1,076.68
47	\$463	\$753.83	\$705.48	\$1,121.75
48	\$483	\$787.11	\$736.55	\$1,171.83
49	\$503	\$820.39	\$767.62	\$1,221.91
50	\$525	\$857.00	\$801.80	\$1,277.00
51	\$547	\$893.61	\$835.98	\$1,332.09
52	\$572	\$935.21	\$874.82	\$1,394.69
53	\$596	\$975.14	\$912.11	\$1,454.78
54	\$623	\$1,020.07	\$954.05	\$1,522.39
55	\$640	\$1,065.00	\$996.00	\$1,590.00
56	\$678	\$1,111.59	\$1,039.50	\$1,660.11
57	\$708	\$1,161.51	\$1,086.11	\$1,735.23
58	\$739	\$1,213.10	\$1,134.27	\$1,812.86
59	\$754	\$1,238.06	\$1,157.57	\$1,850.42
60	\$785	\$1,289.64	\$1,205.74	\$1,928.04
61	\$812	\$1,334.57	\$1,247.68	\$1,995.65
62	\$830	\$1,364.52	\$1,275.65	\$2,040.72
63	\$852	\$1,401.13	\$1,309.83	\$2,095.81
64	\$865	\$1,422.76	\$1,330.02	\$2,128.36

Health Savings Account (HSA) – Employee Benefit Corporation (www.ebcflex.com)

Members of the Dove Healthcare health plan can defer pre-tax contributions into the Health Savings Account (HSA), if electing a qualified high deductible health plan option through Gravie.

Participants use the funds in their HSA for eligible out of pocket expenses associated with health, chiropractic, dental, and vision care or prescription costs.

The funds in an HSA rollover year to year – so if not used, they will be available for future use.

Single health coverage participants can defer up to **\$4,300** (\$179.16 per pay period), and family health coverage participants can defer up to **\$8,550** (\$356.25 per pay period) during the 2025 calendar year.

In addition, health plan participants ages 55 or older may contribute an additional \$1,000.

A complete list of HSA eligible expenses can be found at <https://www.irs.gov/pub/irs-pdf/p502.pdf>



Flexible Spending Account (FSA) – Employee Benefit Corporation (www.ebcflex.com)

- **Medical FSA** – available to full-time employees that are **not participating** in a health saving account (HSA). Funds can be used for medical, chiropractic, prescription, dental, and vision expenses.
- **Limited Purpose FSA** – available to full-time employees that **are participating** in a health savings account (HSA). Funds can be used for dental and vision expenses only.

Maximum Election: **\$3,300** (\$137.50 per pay period)

Carry Over Amount: If you do not use all of the money deferred into your FSA in 2025, you may carry over up to \$660 into your 2026 account. At the end of 2025, any account balance over the carry over limit is forfeited.

- **Dependent Care FSA** – available to all full-time employees.

Maximum Election: **\$5,000** (\$208.33 per pay period)

Life Insurance – New York Life (www.newyorklife.com)

Once eligible, full-time employees are automatically enrolled into the Dove Healthcare sponsored life insurance policy through New York Life. Employees receive \$15,000 of term life coverage plus a matching accidental death and dismemberment benefit.

New York Life – Additional Resources – available at no cost

- Employee Assistance and Wellness Support
- Health Advocacy Program
- Financial, Legal, and Estate Support
- Secure Travel Assistance
- Survivor Assurance
- Healthy Working Life Pre-Disability Services



Dental Insurance – Delta Dental (www.deltadentalwi.com)

2025 Dental Insurance	
Annual Maximum Benefit (per person) - \$1,250	
Deductible - \$0	
Coverage	Payroll Premium (per pay period)
Single	\$18.67
Employee Plus One	\$37.52
Family	\$70.84

- Diagnostics and Preventive Care – covered at 100%
- Basic Restorative Services – covered at 100%
- Major Restorative Services – covered at 50%
- Orthodontia (children to age 19) - \$1,000 lifetime maximum

Vision Insurance – VSP (www.vsp.com)

2025 Vision Insurance	
Coverage	Payroll Premium (first check of the month)
Single	\$8.43
Family	\$18.12

- Eye exams - \$10 copay
- Prescription glasses - \$30 copay
- Lenses (once every 12 months, in lieu of contacts) – covered at 100%
- Frames (every 24 months) - \$130 allowance + 20% discount
- Contacts - \$130 allowance (in lieu lenses)

Aflac – Voluntary Benefits (www.aflac.com)

Dove Healthcare partners with AFLAC to provide a variety of voluntary individual and group insurance products for employees to purchase.

Specific products include short-term disability, accident coverage, hospital confinement, life insurance (term and whole), and critical illness / cancer coverage policies.

Enrollment for Aflac products is completed through our Aflac agent, Patty Obermueller.

Email: patricia_obermueller@us.aflac.com

Phone: 715-231-2352



Non-Insurance Benefits

401k Retirement Plan—Vanguard (my.vanguardplan.com)

All employees, regardless of status, who complete 500 hours of service within their first six months of employment are eligible to participate in the Dove Healthcare 401K plan. Pre-tax and Roth (post-tax) contribution options are available.

Dove Healthcare offers a company match of 50% of the first 6% that an employee contributes. The vesting schedule for the employer contributions allows employees to be fully vested after 6 years of service. To be counted as a year of service for vesting purposes, the employee must work at least 1000 hours during the calendar year.

Enrollment can be done through the my.vanguardplan.com website.

Paid Time Off (PTO)

Full and part-time employees accrue Paid Time Off (PTO) hours starting on their first day of employment. Specific accrual percentages are assigned at time of hire. Accrual percentages increase after 1, 4, and 11 years of service with Dove Healthcare.

Accrued PTO hours can be used after six months of employment.

Floating Holiday

Full and part-time employees are granted 8 hour of a floating holiday benefit per calendar year. The floating holiday benefit is available for use upon hire, no waiting period. Time off request guidelines apply.

If the floating holiday benefit is not used before the end of the calendar year, the benefit is forfeited, but a new 8-hour floating holiday is granted on January 1.

Benefit Programs Available Upon Hire

Employee Assistance Program (EAP) – Vital Worklife (800-383-1908)

All full and part-time employees are able to utilize Dove Healthcare's Employee Assistance Program. The EAP is a **free** and confidential service that is available to assist employees and their immediate family with work and personal/family situations.



Childcare Assistance

Full and part-time employees can immediately utilize our childcare assistance benefit. Dove Healthcare will pay 20% of total childcare expense. The provider is required to invoice Dove Healthcare, using the childcare voucher – payment is made directly to the childcare provider.

Employees utilizing the childcare provider, Cradles to Crayons on the Dove Healthcare – Spooner campus are eligible for up to 50% assistance.

The childcare provider does not have to be a licensed center.

Employee Gyms

Dove Healthcare – Regional Vent Center and West Eau Claire have employee gyms onsite that all employees can access at **no cost**. Please contact the front desk at these facilities for information on how to gain access to these employee gyms.

Employee Wellness Benefit

Full and part-time employees are immediately eligible for the employee wellness benefit. Under this benefit, employees have the option of selecting a health club membership, membership to a wellness app (such as Calm), or participating in a weight loss program.

If selecting a health club membership, employees must visit their health club at least eight (8) times per month to be eligible for reimbursement.

If selecting a weight loss program, the program must track participation.

Reimbursement is 50% of the monthly cost, up to \$100 per month. Attendance / participation records must be submitted to the Regional HR Department at the end of each month for the reimbursement.

Bereavement

All employees are immediately eligible for Dove Healthcare's bereavement leave.

Employees may request up to three paid days off in the event of an immediate family member's death and one day of bereavement leave for an extended family member's death.

See handbook for additional details including what relationships are immediate and extended.



Education Assistance

Dove Healthcare provides a tiered benefit for education assistance / career advancement; including tuition reimbursement, professional development, and Dove Healthcare's HomeGROWN career pathing.

Tuition Reimbursement

Employees working at least 20 hours per week are eligible for tuition reimbursement benefits of up to \$500 per calendar year. The benefit application must be submitted for approval prior to the start of the class / semester. Employees must remain active and in good standing through their class time in order for the reimbursement benefit to be processed.

Professional Development

Full-time employees (scheduled 30+ hours per week) that have worked at least 6 months are eligible for Dove Healthcare's Professional Development benefit. Employees may request up to \$1,200 per calendar year – the exact benefit available is based on position worked.

The purpose of the professional development benefit is to allow employees the ability to take courses that will enhance their career development and aid in Dove Healthcare's mission.

Approval is at subject to budget and director / administrator discretion.

HomeGROWN Career Pathing

Full-time employees (scheduled 30+ hours per week) that have been employed for at least 1 year are eligible for Dove Healthcare's HomeGROWN Career Pathing program. This program identifies high performers that have a desire to grow professionally with Dove Healthcare. Employees who are approved for this program may receive up to \$5,250 in education assistance per calendar year, but the allowable amount may vary based on employee's career goal.

Approval is at subject to budget and director / administrator discretion.

Employee Referral Bonus

Any employee who refers another employee, at any location, is eligible for a referral bonus. The amount of the bonus varies, based on the average hours worked by the new employee, but can be **up to \$700**.

Dove Healthcare also rewards our quarterly and annual employee referral leaders with more awesome prizes.



SGIA – Medicare Assistance Resource (www.sgiamedicare.com)

Gain access to Medicare experts who can guide you and members of your family on Medicare options.

- Confidential assistance with a licensed benefit consultant
- Individual evaluation
- Identify the most appropriate and cost- effective health plan option available
- Comprehensive enrollment assistance and continuing support

This is a **free** service available to Dove Healthcare employees and their families - 888-284-3301.

Reward and Recognition Programs

- Employee and Rookie of the Month Recognition (at participating locations)
- Safe Work Practices – Lost Time Accident Prevention Recognition

Benefit Questions – Contact Human Resources - hr@dovehealthcare.com or 715-720-2283