



401k Safe Harbor Retirement Account:

Every eligible employee as defined by the retirement plan document is eligible for enrollment in the MPCA 401K Safe Harbor retirement plan on the first day of employment. MPCA contributes 3% of gross wages regardless of employee contribution; the employee has the option to voluntarily contribute to this plan also.

Health Insurance:

Carrier	Premium	Deductible	Covered	New Hire Waiting Period
Pacific Source	Paid by MPCA for eligible employees	\$3,400 per calendar year in-network	Employee only	First of month on or following date of eligible hire

Dental Insurance:

Carrier	Premium	Deductible	Covered	New Hire Waiting Period
Delta Dental	Paid by MPCA for eligible employees	\$50 per calendar year	Employee only	Date of Hire

Life/AD&D/LTD Insurance:

Insurance type:	Carrier	Premium	Insurance amount	Covered	New Hire Waiting Period
Life Insurance	Mutual of Omaha	Paid by MPCA for eligible Full-Time employee*	\$100,000	Employee only	Date of Hire
Accidental Death & Dismemberment	Mutual of Omaha	Paid by MPCA for eligible Full-Time employee	\$100,000	Employee only	Date of Hire
Long Term Disability	Mutual of Omaha	Paid by MPCA for eligible Full-Time employee	60% of gross earnings, term depends on age	Employee only	Date of Hire

*Premiums paid on coverage over \$50,000 is subject to applicable payroll tax.

Holiday Leave:

MPCA's policy is to provide eligible employees with paid leave for designated holidays (refer to current policies for eligibility and list of holidays).

Vacation Leave:

All regular full- and part-time employees (working 20 hours or more) are eligible to earn annual vacation leave.

Years at MPCA	# of days earned per year	New Hire Waiting Period
Less than 3	17 (for regular Full-Time, prorated for less than 40 hours/week)	Date of Hire
3 but less than 9	22 (for regular Full-Time, prorated for less than 40 hours/week)	Date of Hire
9+ years	27 (for regular Full-Time, prorated for less than 40 hours/week)	Date of Hire

Sick Leave:

All part- and full-time employees who regularly work 20 hours or more per week are eligible to accrue sick leave. Employees must complete three months of continuous employment to be eligible to use sick leave.

Bereavement/Funeral Leave:

Bereavement Leave is available to an employee for a death in the immediate family; up to 40 hours used continuously and consecutively. Approval of the CEO is required.

A maximum of 5 hours funeral leave may be granted to attend the funeral of other relations/friends not described under bereavement leave. Approval of the CEO is required.

Family Leave:

Employees who work at least 24 hours a week and have completed one year of employment are entitled to up to 12 weeks of family leave for the following reasons: the birth or adoption of a child, or to care for a member of their family that is ill or in need of care. During family leave an employee must use any earned sick pay first then vacation leave. The remainder of the leave period will be unpaid after vacation and sick leave have been depleted. Vacation and sick leave will continue to accrue during the paid portion of the family leave.

Refer to current MPCA Policies and applicable plan documents for additional detail and clarification.