

AFFINITY PLUS BENEFIT SUMMARY 2024

Affinity Plus is a not-for-profit cooperative meaning that we are owned by our members and all our decisions are grounded in doing what is right for our membership. Our mission is to “be the best place our members will ever bank and our employees will ever work that results in thriving communities.”

Affinity Plus believes diversity, inclusion and belonging is one of the ways that we build a thriving community of diverse employees – one with different perspectives, ideas, backgrounds, demographics, styles and voices that contribute to a culture of compassion, relationships that matter, and consistent member focus. We believe in creating a work environment where every Affinity Plus employee feels a sense of belonging.

Affinity Plus believes that in order to support our mission, an employee’s total rewards package reflects a competitive mix of rewards that holistically supports our employees in the areas of compensation, benefits, career development, and well-being. We have a unique partnership with the State of Minnesota, which offers low cost comprehensive insurance and along with this partnership, Affinity Plus offers a variety of incredible benefits.



Affinity Plus has the privilege of partnering with the State of MN Employer Group to provide medical, dental and life insurance for you and your family. Our insurance offers free preventative and mental health* services, plus chiropractic and vision coverage, travel reimbursement and a prescription pharmacy plan. Dependents who live outside of our plans coverage area have benefits available through point of service plans. Rates are located on the last page.

Affinity Plus offers supplemental benefits through our partnership with the State of MN and other vendors to complement our existing health coverage. These benefits include: short-term and long-term disability, a medical-dental flexible spending account, and AFLAC’s accident, cancer, hospital and critical illness coverage.

*Mental Health and Substance Use Disorder appointments are free under the MN Advantage Health Plan

Affinity Plus Cares are benefits created to provide support for you and your family with some unique benefits only found at Affinity Plus.



- Paid Parental Leave, up to 6 weeks, for the birth or adoption of a child
- Paid Elder Care Leave, up to 2 weeks, to care for your parent or grandparent
- Paid Bone Marrow or Organ Donation Leave, up to 40 hours, when you donate to help someone
- Paid Compassion or bereavement leave, up to 40 hours, to grieve for a family member, close friend or a pet
- Variety of employment leaves and support resources to care for yourself and family members
- Up to \$30,000 for fertility support and treatment, including IVF, through our medical insurance
- Up to \$10,000 in family forming support with our partner Carrot to assist with fertility, adoption and low testosterone, plus additional resources for pregnancy, (peri)menopause and gender affirming care
- Affinity Plus \$50 monthly wellness cash (up to \$600 a year!) helps toward your emotional, financial and physical well-being goals

Saving for Your Future is not just a statement, Affinity Plus believes this wholeheartedly. We want to support your after career adventures, dreams and goals.



- You are auto enrolled in a retirement 401k at 5% upon hire to save more right away
- Affinity Plus matches dollar for dollar up to 5% of your contributions starting your first pay check! So your 5% is actually 10% going to your future retirement. No waiting period!!
- If you are someone who likes to take full advantage of the annual IRS employee contribution, Affinity Plus offers a True Up feature to ensure you have full advantage of our employer match.
- After 5 years Affinity Plus will double the match up to 5% - that is \$2 to your \$1. Talk about building your retirement savings!!

Other ways we help you save:

- 529 employer-sponsored college savings accounts
- Affinity Plus employee members can save money on loans and earn more on savings

Affinity Plus has amazing value-added benefits through our partners including:



- LegalShield with affordable legal and identity theft protection for employee and families
- Healthy Paws provides medical coverage for our four-legged family members
- Dependent care and parking-transit flexible spending plans for pretax savings
- Affinity Plus interest-free credit card up to \$2,000 to be used for whatever you decide
- Variety of additional discounts and savings through multiple partners for you and your family

Affinity Plus encourages and supports employees who wish to continue their development in order to grow within their professional careers.



- Tuition Reimbursement provides continuing education through any accredited college in any degree program to support your career growth
- LinkedIn Learning is an online portal for employees to access a variety of classes, trainings, podcasts and articles to develop themselves personally and professionally
- Paid MBA Program is a partnership with Metro State University to offer a virtual two-year Master in Business Administration for those employees who qualify
- Other opportunities to develop may include paid in-house training, conferences and certifications

Affinity Plus believes in work-life balance and we offer our employees a variety of paid time off benefits to achieve this that equal **over 35 days off a year!**



- Community Day are hours given each year for you to take time away from work to volunteer with an organization that is important to you
- Your Birthday is a celebration of the day you were born and you received a paid day off
- Holidays are celebrated by providing 11.5 paid days off in 2024
- Sick and Safe Time hours start to accrue upon hire to care for yourself or a family member in times of need up to 9.75 days the first year based on full or part time status
- Vacation is a benefit provided for you to take time away from work where you receive up to 13 days based on full or part time status during the first year

| | | | | | | | | |
|--|---|--|--|--|-----------------|-----------------|-------------------|------------|
| Sick & Safe Hours accrue per pay check | FTE Status | Years: | At Hire | 1 - 2.99 | 3+ | | | |
| | Full Time 100% | | 2.08 | 3.08 | 4.31 | | | |
| | Part Time 75% (30-39 hrs/wk) | | 1.56 | 2.31 | 3.23 | | | |
| | Part Time 50% (20-29 hrs/wk) | | 1.04 | 1.54 | 2.16 | | | |
| Vacation Hours accrue per pay check | FTE Status | Years: | At Hire | 1 - 2.99 | 3 - 4.99 | 5 - 9.99 | 10 - 14.99 | 15+ |
| | Full Time 100% | | 3.08 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 |
| | Part Time 75% (30-39 hrs/wk) | | 2.31 | 3.00 | 3.75 | 4.50 | 5.25 | 6.00 |
| | Part Time 50% (20-29 hrs/wk) | | 1.54 | 2.00 | 2.50 | 3.00 | 3.50 | 4.00 |
| New Hire Benefit | As a new hire, Affinity Plus will front load 24 hours of sick and 24 hours of vacation upon hire. We recognize that life happens and we do not want you to take the time you may need unpaid when you start employment with our organization. Hours are prorated based on the employees FTE. | | | | | | | |
| Holidays | New Year's Day Juneteenth Thanksgiving Day | President's Day Independence Day Friday after Thanksgiving | Martin Luther King Day Labor Day Christmas Eve (close early) | Memorial Day Veteran's Day Christmas Day | | | | |

| 2024 Medical Rates | | | | |
|--------------------|-------------------|---------------|-----------------|---------------|
| Per Month | Employee Coverage | | Family Coverage | |
| | Employee | Affinity Plus | Employee | Affinity Plus |
| Full Time | \$39.66 | \$753.48 | \$270.54 | \$2,061.84 |
| Part Time | \$228.02 | \$565.12 | \$785.98 | \$1,546.40 |

| 2024 Dental Rates | | | | |
|-------------------|-------------------|---------------|-----------------|---------------|
| Per Month | Employee Coverage | | Family Coverage | |
| | Employee | Affinity Plus | Employee | Affinity Plus |
| Full Time | \$13.48 | \$31.44 | \$57.48 | \$75.44 |
| Part Time | \$21.34 | \$23.58 | \$76.34 | \$56.58 |

Full Time = Full Time and Part Time 75% Employees
Part Time = 50% Employees