



2026
Team
Member
Benefits

LAKEWOOD HEALTH SYSTEM

*Interactive
Summary*



What's Inside



2026 Plan Year Team Member Benefits

Interactive Summary

TIME OFF BENEFITS

3

Planned Time Off (PTO)
Wellness Time Off (WTO)

HEALTH INSURANCE BENEFITS

4

Medical
Pharmacy
Dental
Vision

FINANCIAL BENEFITS

6

Health Savings Account (HSA)
Flexible Spending Account (FSA)
401(k) Retirement Plans

PROTECTION & INCOME SECURITY

7

Life & AD&D Insurance
Critical Illness/Accident Insurance/Hospital Indemnity
Voluntary Benefits
Pulpstream

WAGE & BONUS BENEFITS

8

Overtime
Holiday Pay
Shift Differential
Call Pay
Unscheduled Shift Incentive
Bonus

FRINGE BENEFITS

9

Employee Assistance Program
Wellness & Fitness
Tuition Assistance
Lippincott Learning
LegalShield/IDShield
Bucketlist Recognition Program
Service & Teamwork Award Recognition
Years of Service/Retirement Awards

RESOURCES & SUPPORT

10



Planned Time Off (PTO)

Eligibility: Part-time and Full-time Team Members at Start of Employment

Use PTO for **planned time away** from work – like vacations, holidays, birthdays, or any time you need a break to recharge. PTO helps you take care of you and enjoy the moments that matter most.

Accrual Amount (per hour)	Years of Service	Annual Days Earned (Based on 80 hrs/pay period)	Annual Hours Earned (Based on 80 hrs/pay period)
.1027	0 – 5 years	8.216	26.702 days
.1182	5 – 10 years	9.456	30.732 days
.1276	10 – 15 years	10.208	33.176 days
.1312	15 – 20 years	10.496	34.112 days
.1374	20 – 25 years	10.992	35.724 days
.1442	25 years +	11.536	37.492 days

Wellness Time Off (WTO)

Eligibility: All Team Members at Start of Employment

WTO is there when life's unexpected moments happen – whether you or a family member are ill, need care, or are affected by a public health or family emergency. It is designed to meet **Minnesota Earned Sick and Safe Time (ESST)** requirements and give you the flexibility to prioritize your wellbeing without worry.

Year	Accrual Amount (per hour)	Accrual Max (per year)	Rollover Maximum at end of year
2026	.033	80	80
2027	.033	80	80

"Your wellbeing matters. PTO and WTO help ensure you have meaningful time to rest, reset, and care for yourself."

Health Insurance

Eligibility: Full-time (60+ hours a pay period) 1st of the month after 30 days of hire date

ORANGE PLAN: Provides lower premiums for those who primarily receive care from LHS and its partners but has higher calendar year deductibles & out-of-pocket maximums for care outside of LHS.

BLUE PLAN: For a higher premium, the blue plan provides lower calendar year deductibles and out-of-pocket maximums on care outside of LHS for those who regularly rely on non-LHS care.

HEALTH INSURANCE: ORANGE PLAN			
	LHS PROVIDERS	Choice Plus Network	Out of Network
Calendar Year Deductible			
Individual	\$3,400	\$5,800	\$6,800
Family	\$6,800	\$11,600	\$13,600
Benefit Coinsurance			
	100%	80%	50%
Out-of-Pocket Maximum (includes copays & deductible)			
Individual	\$4,000	\$6,800	\$8,300
Family	\$8,000	\$13,600	\$16,600
Employee Contributions per Pay Period		ORANGE Plan Effective: 1/1/2025	
Employee		\$0	
Employee + Children		\$168.31	
Employee + 1		\$253.41	
Employee + family		\$320.86	

HEALTH INSURANCE: BLUE PLAN			
	LHS PROVIDERS	Choice Plus Network	Out of Network
Calendar Year Deductible			
Individual	\$3,400	\$3,800	\$4,800
Family	\$6,800	\$7,600	\$9,600
Benefit Coinsurance			
	100%	80%	50%
Out-of-Pocket Maximum (includes copays & deductible)			
Individual	\$4,000	\$4,500	\$5,800
Family	\$8,000	\$8,600	\$11,600
Employee Contributions per Pay Period		BLUE PLAN Effective: 1/1/2025	
Employee		\$143.16	
Employee + Children		\$257.68	
Employee + 1		\$314.94	
Employee + family		\$429.47	

Pharmacy Benefit

Eligibility: Full-time (60+ hours a pay period) 1st of the month after 30 days of hire date

▪ Generic (Tier 1)	In House Pharmacy: 100% after deductible Retail & Specialty: 80% after deductible	If you use a non-network pharmacy, you will be responsible for payment upfront. You will be reimbursed based on the lowest contracted amount, minus any applicable deductible or copayment
▪ Preferred Brand (Tier 2)	In House Pharmacy: 100% after deductible Retail & Specialty: 80% after deductible	
▪ Non-Preferred brand (Tier 3)	In House Pharmacy: 100% after deductible Retail & Specialty: 80% after deductible	
▪ Specialty (Tier 4 & 5)	In House Pharmacy: 100% after deductible Retail & Specialty: 80% after deductible	



Dental Benefits

Eligibility: Full-Time/Part-Time (20hrs+ a pay period) 1st of the month following one month of employment

Lakewood Health System partners with **Delta Dental** to bring you quality, affordable dental coverage for you and your family. Enjoy comprehensive benefits that keep your smile shining all year long.

Team Member Contributions per Pay Period	2026 Dental Plan
Team Member	\$23.32
Team Member & Spouse	\$48.79
Team Member & Child(ren)	\$58.76
Family	\$76.88

Smile Buddies Program

Smile Buddies is a Delta Dental program that provides 100% covered dental services for children up to age 14, with no deductible and no impact on your annual maximum. It includes extra cleanings, exams, fluoride, and many restorative services when using Delta Dental PPO or Premier providers.



Vision Benefit

Eligibility: Full-time (60+ hours a pay period) 1st of the month after 30 days of hire date

Through our health plan coverage, each covered employee and eligible dependent receives one eye exam per year at 100% coverage. In addition, up to \$200 annually is available for reimbursement of refractions, lenses, frames, or contact lenses.

Vision claim forms are available on Lakenet and should be submitted to UMR for reimbursement.

Health Savings Account (HSA)

Eligibility: Team Members with LHS UMR insurance; effective the 1st of the month after one full month of employment

A Health Savings Account (HSA) lets you save pre-tax money from your paycheck to pay for medical expenses. To contribute, you must be enrolled in a high-deductible health plan and meet IRS eligibility rules. HSA funds belong to you and roll over year to year for qualified expenses. LHS contributes to your HSA:

- \$1,000 for single coverage
- \$2,000 for family coverage

Lakewood's 2026 HSA Contributions*

Coverage Type	Lakewood Contribution	IRS Maximum	Your Maximum Contribution
Single	\$1,000	\$4,400	\$3,400
Family	\$2,000	\$8,750	\$6,750

*If you're 55 or older, you can add a **\$1,000 "catch-up"** contribution. Paycom will automatically allow you to add this election should you choose.

**You must be enrolled in a Lakewood medical plan to contribute to Optum's Health Savings Account. Mid-year hires receive a prorated amount.

Flexible Spending Account (FSA)

Eligibility: For all team members on the 1st of the month following one month of employment

A Flexible Spending Account (FSA) lets you set aside pre-tax money to pay for eligible medical, dental, vision, or dependent care expenses. FSAs are **use it or lose it**, meaning unused funds must be spent within the plan year or grace period. Per IRS guidelines, employees cannot have a medical FSA and an HSA at the same time.

Annual contribution limits are \$3,400 for medical expenses and \$7,500 for dependent care.

401(k) Retirement Plans

Eligibility: For eligible team members following 30 days of employment

LHS offers a voluntary 401(k) retirement savings plan through Wipfli Creative Planning for team members age 21 and older. You can save money from your paycheck before or after taxes, and eligible new team members are automatically enrolled at 3% unless they opt out. Changes can be made starting the first of the month after 30 days of employment.

LHS helps you save by matching your contributions up to 3% each pay period.

With board approval and strong financial performance, LHS may add up to an additional 3%, for a total possible match of 6%. IRS limits and plan fees apply, and team members must be actively employed at payout to receive any additional match.

Basic Term Life & AD&D Insurance

Eligibility: Team Members on the 1st of the month following one month of employment

LHS provides Basic Term Life and AD&D insurance at no cost to team members.

- Full-time team members (60+ hours) receive \$50,000 in coverage.
- Part-time team members (20+ hours) receive \$20,000 in coverage.

Prudential Critical Illness/Accident Insurance/Hospital Indemnity

Eligibility: Team Members on the 1st of the month following one month of employment

Through Prudential, team members may choose to purchase additional insurance coverage at their own cost. These voluntary plans help cover out-of-pocket expenses not paid by health insurance and provide income protection if you are unable to work due to illness or injury.

Prudential Voluntary Life & AD&D

Eligibility: Team Members on the 1st of the month following one month of employment

In addition to employer-paid Basic Life and AD&D coverage, team members may purchase voluntary life insurance. This optional coverage can help fill gaps caused by age-based reductions, cost of living changes, or personal financial responsibilities. The cost is based on your age and the amount of coverage selected, and evidence of insurability may be required.

Pulpstream

Eligibility: All Team Members at Start of Employment.

Pulpstream is Lakewood's secure leave management system, designed to make requesting and tracking leave easier. All team members start their leave request in Pulpstream, which ensures your request is documented and helps Lakewood process your leave quickly and accurately.



Overtime

Eligibility: All Team Members at start of employment

Hourly (non-exempt) employees are paid time and a half (1.5× their regular rate) for any hours worked over 40 in a week.

Holiday Pay

Eligibility: All Team Members at start of employment

Hourly (non-exempt) employees who are required to work on the following holidays will be paid time and a half (1.5× their regular rate): New Year's Day, Easter, Memorial Day, Fourth of July, Labor Day, Thanksgiving, and Christmas.

* In addition to system-recognized holidays, Long-Term Care observes additional holidays eligible for holiday pay.

Shift Differential

Eligibility: All Team Members at start of employment

Position	PM Differential	NOC Differential
RN	\$2.25	\$2.50
LPN	\$1.50	\$1.90
CNA/CRA	\$1.00	\$1.80
Technical Positions	\$1.50	\$1.90
Admitting	\$1.50	\$1.90
Other (dietary, environmental services, maintenance, etc.)	\$1.00	\$1.80

Call Pay

Eligibility: All Team Members at start of employment

Departments that require on-call work will receive competitive call pay based on HHRAM market data.

Unscheduled Shift Incentive

Eligibility: For all team members at start of employment and upon working all scheduled shifts.

Eligible team members are paid time and a half (1.5×) for shifts picked up after the schedule is posted. To qualify, all originally scheduled shifts must be worked as scheduled. Missing or not working a scheduled shift makes you ineligible for unscheduled shift pay.

Bonus

Eligibility: All Team Members at start of employment

Bonuses may be paid only if approved by the LHS Board and based on the year's financial performance. Eligible team members must be employed at LHS on December 31st to receive a bonus.

- Team members: \$500 at 1.0 FTE (prorated by FTE; example: 0.5 FTE = \$250)
- Supervisors: \$500 plus \$200
- Managers: 2% bonus

Employee Assistance Program

Confidential counseling services are available through Northern Pines Mental Health Center (218-894-1002). Lakewood covers the cost of an initial assessment and two follow-up visits per year for all LHS team members. Please contact the provider directly to schedule an appointment.

Wellness & Fitness

We believe wellbeing matters. Team members can stay active with fitness centers at both Main and Senior Campus, and enjoy access to The Nest, where Lakewood covers the monthly single membership cost (a \$35 annual background check/access fee applies). Team members also earn 1,000 Bucketlist points for completing their Annual Physical each year.

Tuition Assistance

After one year of service, team members may receive up to \$2,000 annually in tuition assistance for accredited programs, with payments made directly to the school. Additional tuition assistance and scholarship opportunities may be available for team members pursuing high-need career pathways.

Lippincott Learning

An online clinical training platform available to clinical team members.

LegalShield/IDShield

LegalShield provides you with telephone and office consultations for an unlimited number of matters such as phone calls and letters on your behalf, contract/document review, mortgage document assistance, uncontested separation/divorce, adoption, name change, wills and much more.

IDShield provides privacy/security monitoring as well as full service restoration. You may enroll in each coverage individually or enroll in both and get a discount. Cost is determined by enrollment choice and is paid through payroll deduction.

Bucketlist

At Lakewood, we love celebrating great work. Through our Bucketlist program, employees can recognize and reward coworkers for living out our values and making a difference. Points earned can be redeemed for items, gift cards, and experiences—because appreciation should be meaningful.

Service & Teamwork Award Recognition (STAR)

A monthly Service Excellence program that celebrates great work. Up to five team members are selected through nominations each month and receive \$100 in Bucketlist rewards.

Years of Service/Retirement Awards

Team members reaching service milestones (5, 10, 15, 20, 25, 30 years and beyond) or retirement are recognized with Bucketlist points and awards. Points can be redeemed for gift cards or merchandise.

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