PRAIRIE COTTAGES
CONNECTING ✦ CARING ✦ CREATING

BENEFITS summary

procareHR

You are eligible for benefits the 1st of the month following 60 days of employment. You must enroll prior to your effective date of coverage, otherwise you will default to no coverage.

Health Insurance
You have three (3) plan designs to choose from through BCBSMN. Nice Healthcare and Proximal is included.

Health Savings Account (HSA)
If you enroll in one of the high-deductible health insurance plans, you are eligible to contribute pre-tax money to a Health Savings Account to pay for unreimbursed healthcare expenses. Annual IRS maximums apply. Prairie Senior Cottages also contributes to your HSA.

Dental
Choose from three (3) dental options: High, Medium, Low through Guardian.

Vision
You may choose comprehensive vision coverage which includes eye exams, frames, lenses, contacts, and other service discounts.

Health & Dependent Care Flexible Spending Accounts
You may elect to have money deducted pre-tax from your paycheck to pay for out-of-pocket healthcare or dependent daycare expenses, up to annual IRS maximums.

Life/AD&D Insurance

Prairie Senior Cottages provides you with a Group Life/AD&D insurance policy valued at one times your annual salary up to $50,000. You may purchase additional Life/AD&D for yourself, your spouse and your dependent children.

Disability Insurance

Prairie Senior Cottages pays for long-term disability insurance for you, and you will be automatically enrolled when you become eligible. You may purchase short-term disability insurance to replace a portion of your lost income during short-term absences from work.

Short-Term Disability
Benefit pays 60% of your base weekly earnings up to a maximum of $1,500 per week for 13 weeks, after a 15 day elimination period. Pre-existing conditions may apply.

Long-Term Disability
Benefit typically provides 60% of your base monthly earnings up to a maximum of $5,000 per month up to normal retirement age, after a 90 day elimination period. Pre-existing conditions may apply.

Employee Assistance (EAP)
You have access to an EAP provided by Telus Health which offers counseling, legal, and financial consultation, work-life assistance, and crisis intervention services to you and your household family members.

Supplemental Benefits
You have options to purchase Accident, Cancer, Hospital Indemnity, and Critical Illness insurance plans.

Retirement Savings
You are eligible to participate in the 401(k) plan if you are 18 years or older, have been employed for two (2) months, and worked 167 hours. Prairie Senior Cottages will match 100% of the first 2% of your contributions. The vesting schedule is three (3) years.

Holidays
New Year's Day, Easter Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Christmas Eve, and Christmas Day.

Paid Time Off
Paid Time Off accrual is based on years of service.

For more details on any of the benefits, please contact the Procare HR Benefits Team at benefits@procarehr.com or 612.416.7671.