Benefits 2027

Your 2027 Health Benefits

- Health care costs are climbing across the country
- We're keeping benefits strong while spending wisely
- Each update was carefully considered

What's Changing?

- The Clear Value plan is ending effective Dec. 31, 2026
- Benefit deductions will be taken from paychecks 24 times/year

Focus on Equity

- Largest contributions remain for employees and their children
- Equity remains central to our benefits approach
- We've balanced support across our diverse workforce to ensure fair access to care

Making Informed Choices

- Tools to estimate your total health costs
- See the full picture — beyond premiums
- Choose the plan that best fits your needs and budget

Our Ongoing Commitment

- Some benefits will be eliminated or combined
- Agate continues to significantly subsidize benefit expenses across all plans at 85%, which equates to approximately $1,000,000 annually

Welcome to Open Enrollment!

Open Enrollment is the only time you can make changes to your benefits that start on January 1, 2027, unless you have a qualifying life event.

Qualifying life events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change from FT to PT or PT to FT by you or your spouse
- Commencement or termination of your spouse's employment or benefit coverage through their work
- Death of your spouse or your child
- Unpaid leave of absence

During Open Enrollment, you can:

- Add new benefits or choose different coverage levels
- Waive (drop) coverage of certain benefits
- Add or remove eligible family members in your health, dental or vision plans

2027 Benefits Overview

Medical Plans - Medica

Same choice of 3 networks – new cost sharing

- Two medical plans will be offered – High deductible and Traditional
- HSA plan high deductible changed per IRS regulations to:
  - Single was $3,400 - now $3,500
  - Family was $6,800 - now $7,000

Spending & Savings Accounts - HSA Bank

- Health Savings Acct (HSA) - employees may contribute up to the IRS maximum
- Medical FSA plan – maximum for 2027 - $3,500 (projected IRS maximum)
- FSA Dependent Care maximum for 2027 - $7,500

Dental Plan - MetLife

- No plan changes but cost-sharing on coverage for spouse/domestic partner, one child or multiple children, and family coverage

2027 Benefits Overview

Vision Plan - EyeMed

- No plan or rate changes

Long Term Disability and Life Insurance - MetLife

- Long Term Disability - premiums are 100% paid by Agate
- Basic Life / AD&D – premiums are 100% paid by Agate
- Voluntary Life / AD&D (optional) – No plan or rate changes

MN Paid Family & Medical Leave (PFML) - MetLife

- No rate changes

Legal Services - MetLaw

- No plan or rate changes

Medical Plans

- $1,000 Traditional Deductible - $25 Copay - 20% Coinsurance
  - FSA eligible (use it or lose it)
  - Lower Deductible and Out-of-Pocket Maximum
  - Copays for office visits and prescriptions
  - Some services require coinsurance or a flat fee (ER visits)
  - Higher premiums from your paycheck

- $3,500 High Deductible, then 25% Coinsurance
  - HSA Eligible (funds carry over every year if not used)
  - FSA Limited Eligible - Dental & Vision only (use it or lose it)
  - Higher Deductible and Out-of-Pocket Maximum
  - You pay all medical bills (except for some prevention services) until you hit deductible, then you pay co-insurance until you hit the out-of-pocket maximum
  - Lower premiums from your paycheck

Medical Networks

Medica Choice Passport

- Easy-to-use plan with a **large national network (**includes Mayo Clinic**)**
- Visit **any doctor, clinic, or facility** in-network — **no referral needed**

Vantage Plus

- M Health Fairview, North Memorial Health, University of Minnesota providers

Park Nicollet & HealthPartners

- Park Nicollet & HealthPartners primary care clinics and hospitals
- Children's Hospitals & TRIA Orthopedics

Check all clinics and providers to ensure they are in network!

- **A provider at a hospital or clinic could still be out of network – especially for specialty care**

$3,500-25% HSA Plan

In-Network Benefits	$3,500-25% HSA Plan
Annual Deductible	**$3,500** single/**$7,000** family
Coinsurance	Once you reach your deductible, Medica covers 75% of the cost of services. You are responsible for the remaining 75% until you reach the out-of-pocket maximum.
Annual Out-of-Pocket Max	$5,500 single/$11,000 family
Office Visit	You pay deductible +25% up to your out-of-pocket max
Virtual Care	You pay deductible +25% up to your out-of-pocket max
Preventive Care	**NO CHARGE**
Lab/X-Ray	You pay deductible +25% up to your out-of-pocket max
Imaging (CT/PET/MRI)	You pay deductible +25% up to your out-of-pocket max
Inpatient/Outpatient Hospital	You pay deductible +25% up to your out-of-pocket max
Emergency Room	You pay deductible +25% up to your out-of-pocket max
Urgent Care	You pay deductible +25% up to your out-of-pocket max

$3,500-25% HSA Plan – Prescription Benefits

In-Network Rx Benefits One-month supply retail	$3,500-25% HSA Plan
Preventive Medications On 2027 List*	**NO CHARGE**
Generic	You pay deductible, then 25% coinsurance
Preferred Brand	You pay deductible, then 25% coinsurance
Non-Preferred Brand	You pay deductible, then 45% coinsurance
Specialty Preferred	You pay 25% not to exceed $200 per script
Specialty Non-Preferred	You pay deductible, then 45% coinsurance

$1,000-$25-20% Plan

In-Network Benefits	$1,000-$25-20% Plan
Annual Deductible	$1,000 single/$3,000 family
Coinsurance	Once you reach your deductible, Medica covers 80% of the cost of services, and you are responsible for the remaining 20% (+copays) until you hit $3,500 in expenses
Annual Out-of-Pocket Max	$3,500 single/$7,000 family
Office Visit	You pay $25 copay until you reach your max
Virtual Care	You pay $10 copay until you reach your max
Preventive Care	**NO CHARGE**
Lab/X-Ray	Lab no charge/X-Ray deductible, then 20%
Imaging (CT/PET/MRI)	You pay deductible, then 20% until you reach max
Inpatient/Outpatient Hospital	You pay deductible, then 20% until you reach max
Emergency Room	You pay deductible, then 20% until you reach max
Urgent Care	You pay $25 copay, then 20% until you reach max

$1,000-$25-20% Plan – Prescription Benefits

In-Network Rx Benefits One-month supply retail	$1,000-25-20% Plan
Generic	You pay $11 copay
Preferred Brand	You pay $40 copay
Non-Preferred Brand	You pay $80 copay
Specialty Preferred	You pay 20% not to exceed $200 per script
Specialty Non-Preferred	You pay 40%

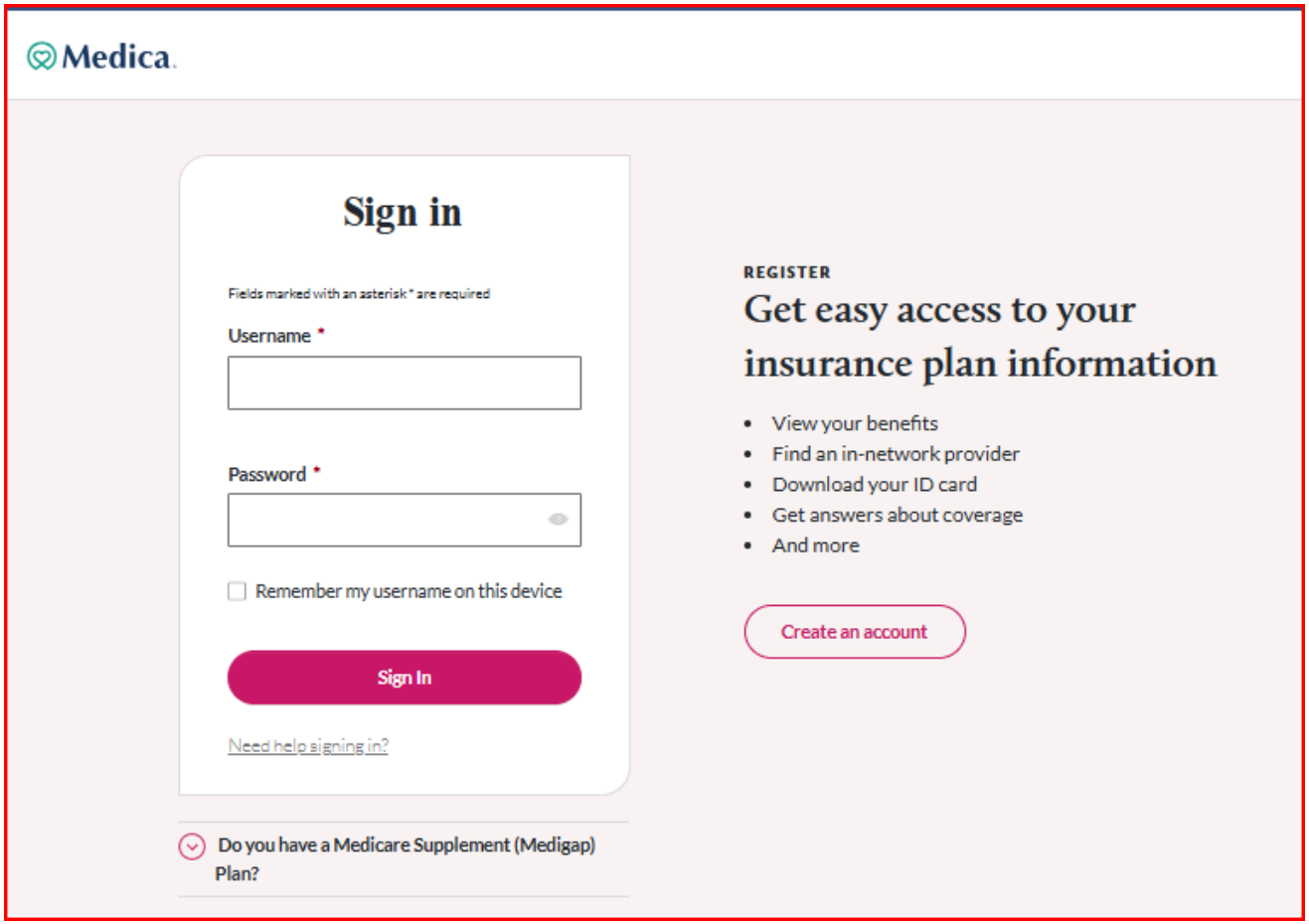
Medical Insurance Premiums and Employee Monthly Cost

	High Deductible Health Plan			Traditional Plan		
Employee Contributions	**PASSPORT**	**VANTAGE PLUS**	**PARK NICOLLET**	**PASSPORT**	**VANTAGE PLUS**	**PARK NICOLLET**
Employee	$186.50	$49.32	$49.32	$357.13	$194.36	$194.36
Employee + Spouse	$578.92	$290.48	$290.48	$937.70	$595.44	$595.44
Employee + Child(ren)	$445.63	$143.59	$143.59	$821.34	$462.94	$462.94
Family	$670.01	$216.71	$216.71	$1,233.86	$695.98	$695.88

Employer Funding						
Employee	$728.00	$728.00	$728.00	$728.00	$728.00	$728.00
Employee + Spouse	$1,344.00	$1,344.00	$1,344.00	$1,344.00	$1,344.00	$1,344.00
Employee + Child(ren)	$1,568.00	$1,568.00	$1,568.00	$1,568.00	$1,568.00	$1,568.00
Family	$2,352.00	$2,352.00	$2,352.00	$2,352.00	$2,352.00	$2,352.00

Go to this website to find out more about plans
https://shopplans.welcometomedica.com/page/43

Log In at: https://memberauth.medicahealthplan.medica.com/
The screen will look like this.



Which Network is best for me?

Use these online tools to help you decide which network is the best fit for you:

Medica Plan - Look up

- View your benefits
- Find an in-network provider
- Download your ID card
- Get answers about coverage

https://memberauth.medicahealthplan.medica.com/

Medica Network Search Tool

Find a Physician or Facility | Employer Provided Plans (welcometomedica.com)

Review your plan overview – My Plan – Coverage + Benefits

Example

Plan Details

To learn more about your benefits and to see all of your plan documents, go to "Documents" in the navigation bar.

Benefits	In-Network
Preventive care	No member cost
Office visit - Primary care	$25/visit. The deductible does not apply.
Office visit - Specialty care	$25/visit. The deductible does not apply.
Retail health	No member cost
Virtual care	$10/visit. The deductible does not apply.
Urgent care	$25/visit. The deductible does not apply.
Emergency room	$250/visit. The deductible does not apply.

Know how to access your benefit manual from Medica. You can download it and refer back to it. You may need prior authorization or referral for a service.

On your Medica portal
Go to Claims
Review Your Spending or Claims Detail to help you plan for this year, you can download your expenses into an Excel file to get this data.

Service Date	Provider	Amount Owed by Employee	Amount Paid by Insurance	Cost without insurance
9/4/2025	FAIRVIEW CLINICS	$ 25	$ 372	$ 496
8/28/2025	BROOK CHIROPRACTIC	$ 25	$ 32	$ 77
8/9/2025	ELTON EYECARE INC	$ -	$ 233	$ 290
7/11/2025	FAIRVIEW CLINICS	$ 114	$ 454	$ 683
7/11/2025	FAIRVIEW CLINICS	$ 101	$ 403	$ 528
6/25/2025	FAIRVIEW CLINICS	$ 7	$ 33	$ 45
5/30/2025	FAIRVIEW CLINICS	$ -	$ 104	$ 115
4/21/2025	FAIRVIEW CLINICS	$ 32	$ 746	$ 1,263
4/21/2025	FAIRVIEW CLINICS	$ -	$ 440	$ 440
4/21/2025	FAIRVIEW CLINICS	$ -	$ 76	$ 109
4/21/2025	FAIRVIEW CLINICS	$ -	$ 57	$ 76
2/28/2025	FAIRVIEW CLINICS	$ 4		$ 142
2/11/2025	WALGREENS #07812	$ 15	$ 15	$ 134
2/11/2025	FAIRVIEW CLINICS	$ 25	$ 371	$ 496
1/9/2025	FAIRVIEW CLINICS	$ 131	$ 703	$ 1,150
1/5/2025	FAIRVIEW CLINICS	$ 287	$ 1,147	$ 1,150
		$ 860	$ 5,221	$ 7,439

Example of expenses for an adult that is on Medica Passport Traditional

This is a relatively healthy person that has several monthly prescriptions, minor medical procedures, labs and preventative services.

This consumer was on Traditional Passport & only used Vantage Plus providers.

Understanding plan options and costs can help you make sound financial choices.

	Premiums	Out of Pocket	Total Spent on Health Care
Annual EE Passport Traditonal Premiums	$ 3,492	860	$ 4,352
Annual EE Fairview Traditonal Premiums	$ 1,800	860	$ 2,660
This persons would have overspent this amount	$ 1,692	or $141 per month	

	Premiums	Out of Pocket	Total Spent on Health Care
Annual EE Passport HD Premiums	$ 2,052	3930	$ 5,982
Annual EE Fairview THD Premiums	$ 576	3940	$ 4,516
This persons would have overspent this amount	$ 1,476	or $123 per month	

Additional Services from Medica

*See your benefits manual for more info

- "Omada app" for prevention
- "Ovia app" for Reproduction and Pregnancy
- "Able To app" for self-care
- EAP counseling support – 5 FREE sessions per issue per year
  - (800) 626-7944
  - Available 24/7

Employee Assistance Programs (EAPs)

EAPs are not a substitute for ongoing counseling and mental health services. They are very good for short-term mental health needs:

- Stress from being diagnosed with a medical situation
- A family member lost their job
- You had an accident, and it is causing you stress or anxiety
- You witnessed a crime or other traumatic event.

Your EAP offers 5 FREE sessions per issue per year and is open to all benefit eligible employees

For more information, refer to the benefits manual

- MetLifeEAP.lifeworks.com
- (888) 319-7819

Health Savings Account (HSA)?

- **An HSA is an individual bank account that you own – similar to a checking account!**
- You must be enrolled in a High-Deductible Health Plan (HDHP) in order to open and contribute to an HSA
- Your HSA stays with you even if you leave Agate
- The money in your account rolls over year-after-year, you will not lose the money in this account.
- The IRS Annual Contribution Limits for 2027 will be:
  - Individual/Single: $4,500, Family: $9,000
  - Catch up contribution (55 and older): $1,000
- If you use the money for non-qualified expenses, you will be required to pay income tax and a 20% tax penalty

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What can I spend this money on?

- Use your HSA dollars to pay for qualified expenses such as:
  - Medical Expenses
  - Prescription Medications
  - Dental Expenses
  - Vision Expenses
- Money can be spent on qualified tax dependents even if the dependent is not covered under your medical insurance plan
- **SAVE YOUR RECEIPTS IN THE EVENT YOU GET AUDITED BY THE IRS.**
- A list of eligible expenses can be found on the IRS website by clicking on the link below and selecting current revision PDF.
- https://www.irs.gov/forms-pubs/about-publication-502

Is there anyone who can't have an HSA?

- You must be enrolled in the High-Deductible Health Plan to participate in a Health Savings Account.

- You cannot contribute to an HSA if you:
  - Are enrolled in Medicare (age 65)
  - Are eligible to be claimed as a dependent on someone else's tax return
  - Are enrolled in another non-High Deductible Health Plan in addition to their HDHP coverage through Agate.

Flexible Spending Accounts

Flexible Spending Account (FSA) for Traditional Deductible Health Plans

- Medical expenses, prescriptions, dental and vision expenses are eligible to be submitted through your flexible spending account
- Calendar Year **Annual Maximum $3,500 (Projected IRS maximum in 2027)**

If you are enrolled in the $3,500-25% plan and have an HSA you can only participate in the FSA Limited plan – See Lisa with Questions!

Dependent Care Flexible Spending Account (FSA)

- Child Day Care
- Adult Dependent Care
- Calendar Year **Annual Maximum $7,500** (per household)

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Flexible Spending Acct Rules

- Must sign up at the beginning of each plan year
- Expenses must be incurred during the plan year
  - You have 60 days after the plan year to submit your claims to HSA Bank for reimbursement
- No changes in elections unless you have a qualified life event
- If you leave the company before using all your money you will forfeit those deductions
- Use it or lose it!
- Be conservative when deciding how much you wish to contribute to this plan

Dental Insurance

- Each member receives 2 free in-network cleanings per year. Always get a pre-treatment estimate for services

Coverage Type:	In-Network[1] % of Negotiated Fee[2]	Out-of-Network[1] % of R&C Fee[4]
Type A - Preventive	100%	100%
Type B - Basic Restorative	100%	80%
Type C - Major Restorative	60%	50%
Deductible[3]		
Individual	$25	$25
Family	$75	$75
Annual Maximum Benefit:		
Per Individual	$1250	$1250
Dependent Age:	Eligible for benefits until the day that he or she turns 26.	

Reminder: No coverage for orthodontics

Cost per month	Total	Employer	Employee
Employee	$41.62	$41.62	$0.00
Employee + Spouse	$79.90	$40.75	$39.15
Employee + Child(ren)	$94.39	$48.14	$46.25
Family	$132.66	$86.23	$46.43

Vision Insurance

- Vendors include Target, LensCrafters & Pearle Vision, as well as many independent providers
- **Frames allowance:** $0 copay and $130 allowance; 20% discount on charges over $130
- **Contact lenses allowance*:** $0 copay and $130 allowance; 15% discount on charges over $130
- **Frames frequency:** once every 24 months
- **Standard lenses or contact lenses frequency:** once every 12 months ***(*one or the other per 12 months)***

Your Annual Vision Exam is through Medica, not EyeMed.
EyeMed is only for your glasses and contact lenses.
Use an in-network Medica provider to get a free eye exam!

*See the benefit manual for more information.

No change to premiums!

Long Term Disability

- **Agate pays 100% of the premiums for your Long Term Disability coverage**
- Benefit is equal to **60%** of your salary up to a maximum benefit of **$5,000** per month
- Benefits are payable after **90 days of** disability/illness (at the conclusion of your MN Paid Family & Medical Leave claim)
- **See the benefit handbook for more information.**

Basic Life and Accidental Death & Dismemberment Insurance

- Benefit is **1x salary up to $100,000**
- **This benefit is free to employees**
- Update your beneficiaries, especially if you got married or divorced.

MetLife

Voluntary Life and AD&D Insurance

- Employee
  - Increments of $10,000 to a maximum of $500,000 not to exceed 5x your annual salary
  - Guaranteed Issue = $150,000
- Spouse
  - Increments of $5,000 to a maximum of $100,000 not to exceed 50% of the employee amount
  - Guaranteed Issue $50,000
- Child
  - Choice of flat amount: $1,000; $2,000; $4,000; $5,000 or $10,000

Paid Family & Medical Leave

Agate has contracted with MetLife to enroll everyone eligible in Paid Family & Medical Leave plan that **exceeds** state requirements.

More information is available about this benefit on the Hub.

Legal Protection Plan

- MetLaw is an optional (100% employee-paid) benefit that allows employees to have telephone and office consultations with an attorney regarding matters such as Estate Planning, Will Preparation, Family Law, Traffic Offenses and more.
- Cost is $19.50 per month
- How do I access the plan once I am enrolled?
  - calling the call center (1-800-821-6400 7am-7pm CST) ***or***
  - go to the website listed below and enter the last 4 of your SSN and your zip code

https://members.legalplans.com/Home/

MetLaw®

Planning for Retirement

AMERICAN FUNDS®

PTO Donation Bank

Purpose of PTO Donation Policy

- Support employees with personal or family medical emergencies or those affected by major disasters
- Donations will be solicited quarterly
- Donated PTO hours will be transferred into a leave pool
- Donation of hours is strictly voluntary
- Once donated, hours cannot be reclaimed
- PTO donations can be done quarterly

Donations cannot be more than 50% of an employee's PTO balance per calendar year.

Several times per year you will receive an email about the program.

- To learn more, please refer to the PTO Donation Forms on the Hub
- Refer questions to payroll@agatemn.org

2027 Online Enrollment Process

During the enrollment process you will be asked to provide some basic information:

- Your social security number
- Your dependent's social security numbers, birth dates, and gender
- Instructions will be posted on the hub as soon as they are available.

Employees will have access to the system year-round for updates to demographic information (i.e. address changes) If you have a qualifying life event, you need to inform payroll so Lisa can open the enrollment for 30 days and you can make enrollment changes.

2027 Online Enrollment Process

1. Enrollment dates will be announced as soon as they are set.
2. You will receive instructions via a Hub Post and email as soon as I-solved is able to process your enrollment.
3. Start Planning Now
4. You will be able to meet with Donna and Lisa to get assistance in selecting your plan or using iSolved
5. Check Your Paycheck!
   - Please review your paycheck in January to ensure that the amounts being withheld align with the plans you elected at Open Enrollment.
   - Reach out to Payroll if there are any questions or discrepancies

See the Benefits Manual
and Benefits Section
on the Hub
for more detailed information