



NORTH RISK PARTNERS®

NORTH RISK INTEGRATION & BENEFITS OVERVIEW



NORTH RISK PARTNERS CORE VALUES



AGENDA

PART I

- External Communication Plan (to Clients)
- Data Conversion Details
- Moving Logistics
- Timeline and Next Steps
- Q&A

PART II

- North Risk Benefits Overview





NORTH RISK PARTNERS®

ONBOARDING



PAYLOCITY



Employee Portal:

- Onboarding ☆
- Benefit Enrollment
- Expense Reimbursement
- Pay Stubs
- PTO Balances/Request
- Timecards

Date	Check #	Net Amount	Dir Dep
07/15/2021	5632	hidden	✓
06/30/2021	5017	hidden	✓
06/15/2021	4537	hidden	✓
05/28/2021	3935	hidden	✓

**Onboarding to be complete by Wednesday, April 27*





NORTH RISK PARTNERS®

CLIENT COMMUNICATION PLAN



CLIENT ANNOUNCEMENT



Krist Insurance Services joins North Risk Partners

As of May 1, 2022, Krist Insurance Services has joined North Risk Partners, one of the largest independent insurance agencies in the Midwest.

This exciting new partnership will give clients immediate access to North Risk's wide array of capabilities and carriers in the areas of commercial insurance, employee benefits, and personal insurance. Business clients will now also have access to important value-added services in the areas of human resources, health and safety, and more.

Please note, your existing insurance policies will remain in place, unchanged, and so will our team and our commitment to you. In the coming months we will be reaching out to formally introduce you to our new capabilities and services. In the meantime, more information about North Risk Partners and our new services is enclosed.

If you need to access documents or submit an insurance request from your previous Krist Insurance Client Portal, please reach out to your account manager.

With this transition, Lisa Krist has made the decision to pursue endeavors outside of the insurance industry. On behalf of her and her late husband, Jamie, they are grateful and honored to have been able to serve Krist clients over the last 29 years.

To ensure proper delivery of communications going forward, please take a moment to add our team's new North Risk Partners email addresses, included below, to your email address book.

We thank you for your continued business, loyalty, and friendship, and for continuing to support us as your local independent insurance agency. We are confident this new partnership will serve you well. Please do not hesitate to contact our team with any questions about this exciting news.

Sincerely,

AJ Krist & Lisa Krist
aj.krist@northriskpartners.com
(515) 619-6404

For Your Commercial Insurance Needs

Jeff Eide, Risk Advisor
jeff.eide@northriskpartners.com
(515) 344-4614

Jami Johnson, Sr. Account Manager
jami.johnson@northriskpartners.com
(515) 412-4643

Val Eide, Sr. Account Manager
val.eide@northriskpartners.com
(515) 344-4742

Michelle Sinclair, Sr. Account Manager
michelle.sinclair@northriskpartners.com
(515) 414-3987

For Your Personal Insurance Needs

Jennifer Risolvato, Account Manager
jennifer.risolvato@northriskpartners.com
(515) 412-4125

Marlene Noah, Account Manager
marlene.noah@northriskpartners.com
(515) 412-4596

For Your Benefits Insurance Needs

Michael Krist, Risk Advisor
michael.krist@northriskpartners.com
(515) 619-6401

Our office is now located at 1045 76th St., Ste. 4000, West Des Moines, IA 50266
Call us at (515) 270-0909

You Now Have Access to More!

North Risk's Insurance Capabilities

For Businesses

- Commercial Insurance
- Employee Benefits
- Surety Bonds

For Individuals & Families

- Home, Auto, & More
- Health & Life
- Farm

- Announcements will hit email inboxes on **Monday, May 2.**
- For those without an email address, physical client letters will also begin hitting mailboxes on Monday, May 2.



TEAM MESSAGING & TALKING POINTS

Telling the Story



General Messaging & Talking Points

KRIST INSURANCE SERVICES

Krist Insurance Services team members should reference this document as a guide for communicating the acquisition to clients and the larger community.

If you have questions and/or recommendations for additional talking points, please send your suggestions to tacy.monroe@northriskpartners.com.



1. On May 1, the Krist Insurance Services (Krist) team will join/joined North Risk Partners, an independent insurance agency that has grown over the last 5+ years to become one of the largest agencies in the Midwest. The firm has roots dating back over 100 years and over 30 offices spanning Iowa, Minnesota, Nebraska, North Dakota, and South Dakota.
2. Joining North Risk Partners means more coverage and service options for Krist clients. Clients will have immediate access to North Risk's wide array of capabilities and carriers in the areas of property and casualty and employee benefits, as well as value-added services for businesses in the areas of human resources, health and safety, and more.
3. Operationally, Krist Insurance Services will function as part of North Risk Partners' Bearene Division, which includes locations in Iowa, Nebraska, and South Dakota. Our team members will merge with North Risk's current West Des Moines office location and relocate to 1045 76th St. Ste 4000 in West Des Moines on Monday, May 2.
4. The Krist Insurance team has new email addresses. The general format for each email is firstname.lastname@northriskpartners.com. Emails to the team's previous Krist Insurance addresses will be forwarded.
5. Existing insurance policies will remain in place, unchanged.
6. The Krist Insurance team is committed to continuing to deliver the core standards its clients have come to expect – service, expertise, professionalism, and quality. The team is excited to gain the support and capabilities that come with being part of North Risk (i.e., enhanced technology solutions; dedicated departments for IT, accounting, and communications; more client services; education opportunities; and more). Greater support will allow the Krist team to continue advancing the service it is able to deliver to its clients.
7. Krist Insurance Services will be co-branded with the North Risk Partners name and logo for up to two years. After two years, Krist Insurance Services will do business under the name North Risk Partners only. The Krist Insurance Services website will be redirected to northriskpartners.com.

EXTERNAL COMMUNICATIONS

The screenshot shows the North Risk Partners website with a teal header. The header includes the company logo and name on the left, and navigation links for 'CLAIMS & PAYMENT CENTER', 'CLIENT LOGIN', and 'CAREERS' on the right. Below the header is a teal navigation bar with links for 'Business', 'Personal', 'News', 'Events', 'About', and 'Contact', along with a search icon. The main content area features the North Risk Partners logo and the Krist Insurance Services logo. The announcement text reads: 'Krist Insurance Services has joined North Risk Partners. We are thrilled to serve your risk management needs at this new online location. If you have questions please call us directly at (515) 270-0909. If you are a client of North Risk Partners – Krist Insurance Services and need to access documents or submit an insurance request from your previous online Krist Insurance Client Portal, please reach out to your account manager.' A horizontal line separates this from a paragraph at the bottom: 'North Risk Partners is an independent broker and risk management firm specializing in insurance solutions for people and business. Our firm offers commercial insurance, surety bonds, and employee benefits, as well as coverage for your home or farm, vehicles, life, and more. We are committed to helping clients *Face Risk Head On* with right-fit insurance coverage and attention to loss-prevention opportunities. For businesses, we offer program and compliance support in the areas of HR, safety, worksite wellness and more. Learn more by exploring our website and connecting with us on [LinkedIn](#), [Twitter](#) and [Facebook](#).'

NORTH RISK PARTNERS® [CLAIMS & PAYMENT CENTER](#) [CLIENT LOGIN](#) [CAREERS](#)

[Business](#) [Personal](#) [News](#) [Events](#) [About](#) [Contact](#) [🔍](#)

 **NORTH RISK PARTNERS®** | 

Krist Insurance Services has joined North Risk Partners

We are thrilled to serve your risk management needs at this new online location.

If you have questions please call us directly at [\(515\) 270-0909](tel:5152700909).

If you are a client of North Risk Partners – Krist Insurance Services and need to access documents or submit an insurance request from your previous online Krist Insurance Client Portal, please reach out to your account manager.

North Risk Partners is an independent broker and risk management firm specializing in insurance solutions for people and business. Our firm offers commercial insurance, surety bonds, and employee benefits, as well as coverage for your home or farm, vehicles, life, and more. We are committed to helping clients *Face Risk Head On* with right-fit insurance coverage and attention to loss-prevention opportunities. For businesses, we offer program and compliance support in the areas of HR, safety, worksite wellness and more. Learn more by exploring our website and connecting with us on [LinkedIn](#), [Twitter](#) and [Facebook](#).

CO-BRANDING:

MAY 1, 2022 *THRU* MAY 1, 2024

- Branded stationery and supplies
- Phones
 - You have reached the voicemail of AJ Krist with **North Risk Partners – Krist Insurance...**
- Advertising, online listings, sponsorships



*More information on North Risk's brand specifications and general messaging is available in the formal brand guide. The Krist team will be provided with a copy.

PRESENTATION MATERIALS

OVERVIEW OF CAPABILITIES

Strategic solutions

We specialize in strategic insurance solutions for businesses and individuals. We are committed to helping clients face risk head on with right-fit insurance programs and value-added services that help you save.

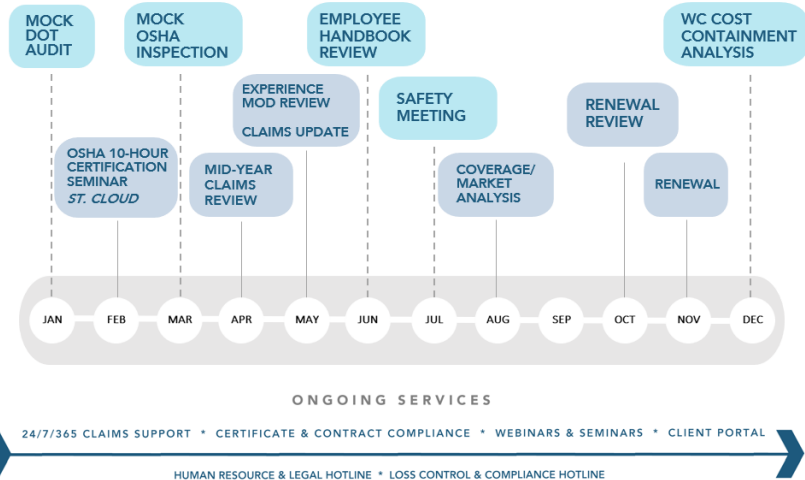
For Businesses

- Commercial Insurance
- Employee Benefits
- Executive Benefits
- Surety Bonds
- + Value-Added Services

For Individuals & Families

- Home, Auto, & More
- Health & Life

COMMERCIAL SERVICE TIMELINE



TEAM APPROACH



Barry Quernemoen, AAI, CIC

V.P. of Commercial Lines, Risk Advisor, Partner
(320) 259-3881
barry.quernemoen@northriskpartners.com

- Contact For:**
- Coverage
 - General C
 - P&C or Group Health Needs
 - Carrier or Value Added Questions



Deb Geislinger, CISR, CIC

Sr. Account Manager – Commercial Lines
(320) 259-3892 | deb.geislinger@northriskpartners.com

- Contact For:**
- General Questions
 - Endorsements/Certificates
 - Coverage/Carrier Questions
 - Property & Casualty Miscellaneous



Steve Rotenberger

Claims Administrator
(320) 259-3875 | steve.rotenberger@northriskpartners.com

- Contact For:**
- Claims Reporting
 - Claims Questions
 - Carrier Follow-Up
 - Claims Miscellaneous



Greg Frank

Sr. Risk Advisor – Employee Benefits
(320) 258-9795 | greg.frank@northriskpartners.com

- Contact For:**
- Coverage Questions
 - General Questions/Concerns
 - Group Health Needs
 - Carrier or Value Added Questions



Erin Pohlman, CISR, CIC

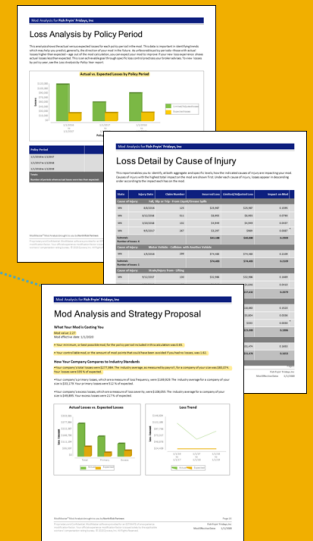
Sr. Account Manager – Commercial Lines
(320) 259-3878 | erin.pohlman@northriskpartners.com

- Contact For:**
- General Questions
 - Endorsements/Certificates
 - Coverage/Carrier Questions
 - Property & Casualty Miscellaneous

MODMASTER

Do you know the real cost of your experience mod?

With ModMaster, we analyze your Worker's Compensation experience mod to help you identify cost drivers and trends impacting it and provide strategies for cost improvement.



Sample Commercial Lines Materials

2022 IN-HOUSE EDUCATION REGISTRATION IS OPEN!

[REGISTER FOR A CLASS TODAY »](#)

ALL-COMPANY MEETING
JUNE 14-15, 2022

[SAVE THE DATE »](#)

Events Calendar

- April
- 10th **GENE STOFFEL**
All Day
- CAMERON SHAW**
All Day
- 11th **AL BERG**
All Day
- 12th No Event
- 13th No Event
- 14th **JOYCE HOESCHEN**
All Day

North Risk Partners News

Summer Flex: May 23 - Sept 2, 2022

Order Branded Gear Now Thru 4/8

Welcome to the Team Will and Lauren

NEW TO THE TEAM



LAUREN ZIMNY
Associate Account Manager -
Employee Benefits
St. Cloud, MN



WILL SASSEN
Account Processor -
Employee Benefits
Omaha, NE


[LEARN MORE ABOUT LAUREN AND WILL »](#)

[Read more](#)


News Article Archive

Celebrate Results on Yammer


North Risk Partners

 Share thoughts, ideas, or updates


Discussion
 Question
 Praise
 Poll

 **Sarah Denn**
Thu at 3:40 PM Seen by 64


Let's Go Mavericks! Good luck to the MSU Maverick Hockey Team!




Quick Links



Help Desk



#oneTEAM Recognition



#oneTEAM Directory

2022 ALL-COMPANY MEETING
JUNE 14-15



REGISTER BY MAY 2 AND VIEW EVENT DETAILS »



NORTH RISK PARTNERS®

CLIENT DATA



DATA CONVERSION

APRIL 18 - 29: Changes in EPIC need to be noted

- A backup of client data was captured end of day Friday, Apr 15.
- **This means that any changes made in the system beginning Monday, Apr 18 will not transfer over to North Risk's version of AMS and will need to be added beginning May 1.**



MAY 1: Client data conversion complete

- Krist client data and documents will be live in North Risk's AMS, BenefitPoint, and ImageRight systems.





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CARRIER INTEGRATION



OVERVIEW: CARRIER INTEGRATION

- North Risk analyzes acquired carriers / policies to determine ...
 - acquired carriers in common / rewrites with management
- Notification strategy to carriers
 - largest carriers either by policy/premium
- The goal is to touch the majority of policy holders first

Carrier notifications will begin on May 2



Sarah Maier will setup a meeting with you all at the beginning of May to give you an overview of what to expect.





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MOVING LOGISTICS



PACKING



Krist Team can begin bringing items over starting next week (April 25-29) (e.g., when in office for training).

WHAT TO PACK

- **Computer Monitors** → including all applicable cords and wires
- **Personal office/desk items** (e.g., decorations, supplies, etc.) and other items needed for business purposes.

WHAT NOT TO PACK

- Phone equipment (including headsets)
- Printers
- Scanners
- Furniture
- General office supplies (e.g., computer paper, Krist branded materials, bulk items)



NEW WORKSTATION & TECHNOLOGY

What to Expect

What new technology will I have with North Risk?

Standard workstations will be setup with ...

- Laptop
- Docking station
- Keyboard, mouse
- Headset*
- Web cam

**North Risk's standard setup does not include a desktop phone (will use phone software on computer)*

Will I still have access to my files and emails?

Yes – these will be transferred to your new computer.



OTHER DETAILS

When You Arrive ...

Take the elevator up to **floor #4**. April Usher will greet you.

Building Access

Each team member will receive a **key fob** (to get into building after hours—i.e., Weekends OR before 7:30 AM / after 5 PM on weekdays).

A seating chart / floor plan has been loaded to the resource page.





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PREPARATION FOR MAY 2

GO-LIVE

PHONE TRAINING &
IN-PERSON TRAINING



Krist Insurance Services Transition Resource Page



A copy of this PowerPoint will be loaded to the page

Phone Training Video (30 min.) & Tips and Talking Points

April 7 Meeting: Welcome to #oneTEAM!

- [Presentation: Welcome to #oneTEAM »](#)
- [Benefits & Perks One-Page Overview »](#)

TIMELINE

[Updated 4/20/2022]

PL Workflow Audit Meeting	April 12
Onboarding Paperwork Signed and Completed	April 13
CL Workflow Audit Meeting	April 14
Paylocity Onboarding (North Risk's payroll system)	Week of: April 18
NRP Timeline, Integration & Benefits Overview Meeting (virtual)	April 21
In-Person Training	Week of: April 25
Office Move	Week of: April 25

Onboarding Resources

- [North Risk Partners Employee Handbook »](#)
- [Volunteer Time Off Policy »](#)
- [PTO Donation Policy »](#)

Benefits Enrollment

- [New Hire Benefits Guide »](#)

Client Communications

- [Talking Points »](#)

Training to Complete Prior to May 2

- ★ [Phone System: Fuze](#)
- ★ [Live Training Recording »](#)

IN-PERSON TRAINING NEXT WEEK

@ North Risk's West Des Moines office

Risk Advisor Training	Commercial Lines Training	Personal Lines Training
TUESDAY, APRIL 26 12:30 – 3:30 PM	WEDNESDAY, APRIL 27 9:00 AM – 3:00 PM	THURSDAY, APRIL 28 9:00 AM – 3:00 PM
Michael Krist AJ Krist Jeff Eide	Jami Johnson Michelle Sinclair Val Eide Jo Brown	Jennifer Risolvato Marlene Noah Jo Brown



Lunch will be provided



Technology will be setup,
no need to bring anything





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**MONDAY,
MAY 2**

GO-LIVE!!



GO-LIVE: MONDAY, MAY 2

5/2 – Go-Live:

- Client communications are sent
- Internal announcement is sent to North Risk Partners
- Team members are on the North Risk network
 - o New emails firstname.lastname@northriskpartners.com
- Client data is live in North Risk's AMS
- Carrier contract process begins

5/2 – 5/5

- Training team will be onsite through Friday



DAY 1 (MONDAY, MAY 2)

Tentative Agenda

8:00 – 9:00 AM	Log into computers, check email, log into AMS, etc.
9:00 – 10:00 AM	Benefits Enrollment
10:00 – 11:00 AM	Get Started: #oneTEAM Member Guide
12:00 – 1:00 PM	Break & Lunch
1:00 PM – End of Day	<ul style="list-style-type: none">- Continue working on #oneTEAM Member Guide- Setup Voicemail- Catchup on emails

****Trainers on-site**



GO-LIVE WEEK (MAY 3 – 6)

TUESDAY MAY 3	WEDNESDAY MAY 4	THURSDAY MAY 5	FRIDAY MAY 6
One-on-one department training sessions	One-on-one department training sessions	One-on-one department training sessions	Work day / catch up
Trainers on-site	Trainers on-site	Trainers on-site	Trainers on-site until noon

North Risk Orientation will be scheduled

Time TBD
~ 2-3 hours



IMPORTANT ACTION ITEMS

- 1) Complete onboarding through Paylocity (by April 27)
- 2) View Phone Training Video
- 3) Prepare to enroll in benefits on May 2





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Q & A





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BENEFITS ORIENTATION

2022 PLAN YEAR

AGENDA

- Benefits Overview
- Benefits Snapshot
- Medical
- Health Savings Account (HSA)
- Flexible Spending Accounts (FSAs)
- Dental
- Vision
- Life
- Short-Term & Long-Term Disability (STD/LTD)
- Legal & Theft Protection
- 401(k)
- Enrollment Procedure
- Additional Information
- Action Items



BENEFITS OVERVIEW

- **Benefits are elected in Paylocity.**
 - 401(k) contribution is elected directly through Fidelity. The 401(k) is administered by BroadStreet Partners, North Risk's equity partner.
- **The enrollment process is all done electronically (paperless).**
- **Team members joining through acquisition are eligible for benefits the effective date of the acquisition (May 1st)**
 - Enrollment will take place Monday, May 2nd
 - Benefits will be backdated to May 1st.
 - 401(k) will be effective on the first paycheck following 30 days of service.



BENEFITS SNAPSHOT

North Risk Partners offers you and your eligible family members a comprehensive and valuable benefits program.

- **Medical:** Medica*
*Three plan options
- **HSA:** Further
- **FSA:** Discovery Benefits
- **Dental:** Delta Dental of MN
- **Vision:** Superior Vision
- **Life/AD&D:** The Standard
- **Short-Term and Long-Term Disability:** Lincoln Financial
- **Legal & Identity Theft Protection:** LegalShield
- **401(k):** Fidelity



MEDICAL



*The Medica Summary of Benefits and Coverage (SBC) on OTIS provides more details.

January 1, 2022	*\$4,000-20% High Deductible Health Plan (HDHP) In Network	*\$4,000-100% High Deductible Health Plan (HDHP) In Network	*\$2,500-45-25% Traditional Plan In Network
DEDUCTIBLE (CALENDAR YEAR)	Embedded	Embedded	Embedded
Individual	\$4,000	\$4,000	\$2,500
Family	\$8,000	\$8,000	\$7,500
	(\$4,000 per person)	(\$4,000 per person)	
COINSURANCE	20%*	0%*	25%*
Out-of-pocket Maximum			
Individual	\$6,500	\$4,000	\$5,000
Family	\$13,000	\$8,000	\$10,000
	(\$6,500 per person)	(\$4,000 per person)	(\$5,000 per person)
PREVENTATIVE CARE	100%	100%	100%
Office Visit Copay			
Office Visit	Deductible then 20%	Deductible then 0%	\$45 Copay
Retail Clinic	Deductible then 20%	Deductible then 0%	\$45 Copay
EMERGENCY SERVICES			
Emergency Room	Deductible then 20%	Deductible then 0%	Deductible then 25%
Ambulance	Deductible then 20%	Deductible then 0%	Deductible then 25%
Lab/X-Ray	Deductible then 20%	Deductible then 0%	Deductible then 25%
HOSPITALIZATION			
Inpatient	Deductible then 20%	Deductible then 0%	Deductible then 25%
Outpatient	Deductible then 20%	Deductible then 0%	Deductible then 25%
PRESCRIPTION DRUG COVERAGE	Creditable	Creditable	Creditable
Preventive	No charge	No charge	n/a
Generic	Deductible then 20%	Deductible then 0%	\$12 Copay
Preferred Brand	Deductible then 20%	Deductible then 0%	\$50 Copay
Non-Preferred Brand	Deductible then 40%	Deductible then 0%	\$90 Copay
Preferred Specialty	Deductible then 20%	Deductible then 0%	20% Preferred
Non-Preferred Specialty	Deductible then 40%	Deductible then 0%	40% Non-Preferred

MEDICAL COSTS



	\$4,000 – 80% HDHP		\$4,000 – 100% HDHP		\$2,500 – 45 – 25% Traditional Plan	
	Monthly	Semi-Monthly	Monthly	Semi-Monthly	Monthly	Semi-Monthly
Employee Only	\$102.00	\$51.00	\$129.00	\$64.50	\$162.00	\$81.00
Employee + Spouse	\$274.00	\$137.00	\$323.00	\$161.50	\$586.00	\$293.00
Employee + Children	\$218.00	\$109.00	\$270.00	\$135.00	\$516.00	\$258.00
Family	\$464.00	\$232.00	\$563.00	\$281.50	\$863.00	\$431.50



MEDICAL VALUE-ADDS



Behavioral Health Support Manage stress, anxiety and depression symptoms

Connect with on-demand help for stress, depression and anxiety through the **Sanvello app**. Access coping tools, daily mood tracking, guided journeys and weekly progress check-ins to stay engaged and manage symptoms. You receive premium access as part of your plan's behavioral health benefits. Download the Sanvello app from the App Store or Google Play and select *Upgrade Through Your Insurance* to get started.



Chronic Condition Support Build healthy habits that last.

Help reduce your risk for chronic disease through **Omada for Prevention**, a digital lifestyle change program. Combining the latest technology with ongoing personal support, you can make the changes that matter most — whether that's around eating, activity, sleep or stress. It's an approach that can help you lose weight and reduce your risks for type 2 diabetes and heart disease. Watch for more information about this prevention program from your employer, or contact Medica customer service.



Fit ChoicesSM by Medica Program Motivation to hit the gym.

Workout 12 times per month at a participating fitness club and you can earn up to \$20 per month. That's up to \$240 a year. To learn more about **Fit ChoicesSM** or to find a health club near you, go to **Medica.com/FitChoices**.



Health Rewards Program Get inspired to make positive changes.

Taking steps to improve your health might be easier than you think. Whether you want to stress less, quit smoking or eat more fruits and veggies, **My Health Rewards by Medica[®]** makes it fun — and rewarding. You'll earn rewards as you complete activities personalized just for you. To get started with My Health Rewards, download the Virgin Pulse app, free in the App Store and on Google Play.



Employee Assistance Program When you need help with life's challenges.

Sometimes life throws you a curveball. Whether it's financial troubles, personal issues or family problems, we can help. Just call **1 (800) 626-7944** any time of day or night, any day of the year to talk with a counselor. They'll help you find the resources you need to get back on track.



Healthy Pregnancy & Parenting Program Get support during your parenthood journey.

Tap into personalized guidance, support, and coaching for your entire parenthood journey with the **Ovia Health** apps. They give you on-demand support and clinically backed guidance to help you achieve your health goals, whether that's tracking your period, getting pregnant, or navigating pregnancy, postpartum and parental wellness. Download Ovia Parenting, Ovia Pregnancy or Ovia Fertility for free from the App Store or Google Play. Enter your employer and health plan information to access all the unique tools and features.



24-Hour Health Support Trusted answers any time of day or night.

Worried that your stomach bug could be serious? Wondering what to do about that cough that won't go away? The advisors and nurses at **Medica CallLink[®]** can help. They're available 24 hours a day, 365 days a year to answer your questions and help you make smart decisions about your health. Just call **1 (800) 962-9497** (TTY users, call **711**).

Additional Value Adds:

- Live and Work Well
- Amplifon Hearing Aid Discount
- Virtual care options

WAYS TO REDUCE COSTS

Utilize the value-added services. They can save you money now and help to prevent future premium increases.

- **Online options (Virtuwell/Medica CallLink)**
 - Get medical advice 24 hours a day, 365 days per year.
- **Compare costs**
 - Provider search on Medica.com
 - Main Street Medica
 - Call your clinic
 - GoodRX (pharmacy)
- **My Health Rewards Program**
 - Rewards you for making healthy decisions each day.
- **Cancer Screening**



HSA BASICS



A health savings account (HSA) is an account that you can use to pay your out-of-pocket medical expenses.

- You own the account, even if you leave employment.
- Unused funds roll over from year-to-year.
- Tax-advantages: contribute pre-tax money, funds accrue tax-free, and withdraw funds tax-free (if used for eligible medical expenses)
- After age 65, funds can be withdrawn for any purpose without 20% penalty (subject to ordinary income taxes)



HEALTH SAVINGS ACCOUNT (HSA)



- HSAs are administered by Further
- Employees are eligible for the HSA if:
 - Covered by one of North Risk's high-deductible health plan (HDHP)
 - Not enrolled in Medicare Parts A or B or TriCare
 - Not claimed as a dependent on another person's tax return

2022 HSA CONTRIBUTION LIMITS

\$3,650 for individual coverage

\$7,300 for family coverage

\$1,000 additional "catch-up" contribution allowed for employees 55 and over (entire amount allowed for the year of turning age 55, regardless of birthdate)



FSA



- 1. Limited Health Care FSA** is used to reimburse out-of-pocket vision and dental expenses incurred by you and your dependents.

*You may participate and use for dental and vision expenses only. Use if you **are enrolled in a Health Savings Account**.*

- 2. Full Health Care FSA** is used to reimburse out-of-pocket medical, vision and dental expenses incurred by you and your dependents.

*You may participate and use for medical, pharmacy, dental and vision expenses if you are **not enrolled in a Health Savings Account**.*

- 3. Dependent Care FSA** is used to reimburse expenses related to the care of eligible dependents while you and your spouse work.

All employees are eligible to enroll.



FSA




- FSA is a **“use-it-or-lose-it rule”**, meaning if you do not use the money that you contributed, it will not be refunded to you or carried forward to a future plan year.
- You can **save approximately 25%** of each dollar spent on these expenses when you participate in an FSA.
- There are **no carryover options** with the FSA

2022 FSA CONTRIBUTION LIMITS

Medical FSA: \$2,750

Limited Medical FSA: \$2,750

Dependent Care FSA: \$5,000

 If you are married and filing a joint return (\$2,500/parent if you are married and filing separately).



DENTAL



Delta Dental of Minnesota		
Type of Service	PPO or Premier Network	Out of Network*
Preventive Services Exams, cleanings, X-rays	100%	100% of maximum allowable fee*
Deductible Applies to basic and major services only	\$25 per person \$75 per family	\$25 per person \$75 per family
Basic Services Fillings, simple extractions	80%	80% of maximum allowable fee *
Major Services Oral surgery, root canal, crowns	50%	50% of maximum allowable fee *
Annual Maximum	\$2,000 per person	\$2,000 per person
Orthodontia (Child only)	50% to \$1,000 per person per lifetime	50% to \$1,000 per person per lifetime

*For Non-Participating Dentists: Member is responsible for paying amounts above the allowable (usual and customary) fee.

Dental 2022 Premiums		
	Monthly	Semi-Monthly
Employee Only	\$12.00	\$6.00
Employee + 1	\$30.00	\$15.00
Family	\$60.00	\$30.00



DENTAL



Online Tools for Members: www.DeltaDentalMN.org



Save Money, Go In-Network:
Search for a participating dentist or specialist, clinic or location. By seeking care from a Delta Dental network dentist, you will save the most money because the dentist is not allowed to bill you more than our allowable charge.



Dental Insurance 101:
Robust member tools including commonly defined insurance terms, videos and frequently asked questions.



Oral Health Resources:
Preventive care is critical. Access dental and health information, through the ages including a section dedicated to Kids' Oral Health.



Cost Estimator:
Compare costs for top oral health procedures.



Tools Available in the Secure Member Portal



Coverage Summary:
Review your dental plan information including eligibility, waiting periods, plan maximums and frequency limitations.



Claims Inquiry:
View claim status, procedure details, dates of service and applied deductibles.



Request ID Cards:
Order duplicate or replacement ID cards.

Registration

1. On www.DeltaDentalMN.org, go to the member page and click "Create Account."
2. Read the Privacy Notice, click Continue and follow the steps to register.
3. Remember your user name and password because you will need them each time you log in.



VISION



SUPERIOR VISION

Benefits Through Superior National Network

	In-Network	Out-of-Network
Frames	\$130 Retail Allowance	Up to \$70 Retail
Contact Lens Fitting (Standard)	Covered in Full	Not Covered
Contact Lens Fitting (Specialty)	\$50 Retail Allowance	Not Covered
Lenses		
Single Vision	Covered in Full	Up to \$38 Retail
Bifocal	Covered in Full	Up to \$53 Retail
Trifocal	Covered in Full	Up to \$68 Retail
Progressive Lens Upgrade	See Plan Summary	Up to \$68 Retail
Contact Lenses	\$130 Retail Allowance	Up to \$100 Retail

Vision 2022 Premiums		
	Monthly	Semi-Monthly
Employee Only	\$5.11	\$2.56
Employee + Spouse	\$8.94	\$4.47
Employee + Children	\$9.71	\$4.86
Family	\$14.82	\$7.41



VISION



SUPERIOR VISION

- Superior Vision does not cover the cost of eye exams.
 - Routine eye exams are considered preventative care and covered under Medica.
- Superior Vision covers materials for in-network providers.
 - Note: in-network providers may be different for your exam and materials. Check with each carrier (Medica and Superior) for in-network providers/coverage.
- Allowance can be used only once, either for eyeglass frames or contact lenses, not both.
- Superior Vision has a nationwide network of refractive surgeons and leading LASIK networks who offer member discounts ranging from 15 – 50%.



BASIC LIFE & AD&D



Basic Life/AD&D Insurance:

- **Employee:** Two times your annual earnings up to \$100,000
 - **Spouse:** \$5,000
 - **Children:** \$5,000 (birth to age 26)
-
- 100% of premium is paid by North Risk Partners
 - The IRS requires any employer paid life coverage amounts in excess of \$50,000 be reported as imputed income. The employee pays taxes on the levels above \$50,000, you will see this added as income each paycheck.



VOLUNTARY LIFE & AD&D



Voluntary Life Insurance Maximums:

- **Employee:** \$25,000 increments up to \$500,000
- **Spouse:** \$10,000 increments up to \$250,000
- **Child (to age 26):** \$5,000 or \$10,000

**Spouse and child(ren) are eligible for voluntary life coverage only if the employee is enrolled. Their coverage amount cannot exceed the amount of the employee.*

Guarantee Issue Limits

- **Employee:** \$150,000
- **Spouse:** \$20,000
- **Dependents:** \$10,000

Monthly cost for every \$1,000 of employee (and spouse) life insurance coverage						
Age	Under 25	25 – 29	30 – 34	35 - 39	40 - 44	45 – 49
Life & AD&D	\$0.09	\$0.10	\$0.12	\$0.14	\$0.19	\$0.29
Age	50 – 54	55 – 59	60 – 64	65 – 69	70 +	Child(ren)
Life & AD&D	\$0.46	\$0.74	\$1.14	\$1.94	\$3.54	\$0.18



SHORT-TERM DISABILITY



- **Benefits begin on the eighth day after an accident or illness**
- **60% of weekly salary**
- **Maximum duration: 13 weeks**
 - *Maternity Leave: six weeks regular birth, eight weeks for C-section*
- **Maximum benefit per week: \$1,000**
- **Pre-Existing condition limitation:**
 - ***3/6**: The plan will not pay for a disability which occurs in the first 6 months of the plan for any condition treated 3 months prior to the person's effective date.*



SHORT-TERM DISABILITY



- Premium is paid 100% by employee:
 - **\$0.52 per \$10.00 of benefits (post tax)**

Example: Employee with a \$40,000 salary

- 60% of weekly salary = \$461.53
 - $\$40,000 / 52 \text{ weeks} = \769.23 per week
 - $\$769.23 * .6 = \461.53
- $\$461.53 / \$10 = \$46.15$
- $\$46.15 * \$0.52 = \sim \$24.00 \text{ monthly premium}$



LONG-TERM DISABILITY



- Benefits begin on the 91st day after an employee is unable to work due to a disability.
- Benefits are payable up to Social Security Normal Retirement Age (SSNRA) if you remain disabled.
- 60% of your monthly income



LONG-TERM DISABILITY



- **Maximum Monthly Benefit**

- \$15,000 for Partners and sales earning \$200K or more
- \$10,000 for all other employees paid monthly
- \$5,000 for all other employees paid semi-monthly

- **Pre-existing condition limitation**

- **3/12:** The plan will not pay for a disability which occurs in the first 12 months of the plan for any condition treated 3 months prior to the persons effective date.

- **100% of the premium is paid by North Risk Partners.**

- The premium for coverage is grossed up in payroll. However, you are not paying the premium for this coverage, just tax on the premium. By doing this, it provides better tax treatment in the event benefits are paid out.



LINCOLN VALUE ADDS



Employee Assistance Program (EAP)

- Employee Connect is the EAP through Lincoln
- All North Risk employees (including immediate household family members) are automatically eligible to access Employee Connect
- Employee Connect offers resources for:
 - Depression
 - Substance Abuse
 - Legal and Financial Concerns
 - Marital or Family Difficulties
 - Stress Management/Anxiety
 - Child or Elder Care



LEGAL & THEFT PROTECTION



LegalShield Membership

- Dedicated Law Firm Access
- Legal Advice/Consultation
- Contracts/Documents Reviewed
- Residential Loan Document Assistance
- Will Preparation
- Speeding Ticket Assistance
- Uncontested Divorce, Separation, Adoption and/or Name Change Representation
- And more!

IDShield Membership

- Continuous Credit Monitoring
- High Risk Application & Transaction Monitoring
- Dark Web Monitoring
- Username/Password Monitoring
- Identity Threat & Credit Threat Alerts
- Full-Service Identity Theft Restoration
- And more!



LEGAL & THEFT PROTECTION



Plan	Family Price		Individual Price	
	Monthly	Semi-Monthly	Monthly	Semi-Monthly
LegalShield	\$20.95	\$10.48	\$20.95	\$10.48
IDShield	\$20.95	\$10.48	\$10.95	\$5.48
Combined	\$38.90	\$19.45	\$31.90	\$15.95

More information is available on the benefits information page on OTIS including:

- Detailed list of plan offerings
- "101 Reasons to Use LegalShield"
- Three-minute informational video
- And more!



401(K)



- New employees are automatically enrolled at 3% pre-tax deferral.
 - Eligible on first pay period after 30 days of service.
- Roth 401(k) options are also available.
- The 2022 contribution limit is \$20,500.
 - Those age 50 and older can contribute an additional \$6,500 for a total of \$27,000.
- You can manage your 401(k) directly through the Fidelity portal.
 - Within a month of your first day, you will receive a welcome packet from Fidelity which includes instructions on how to access the portal.
 - The 401(k) plan is administered by BroadStreet Partners, North Risk's equity partner.



401(K)



North Risk provides an employer match

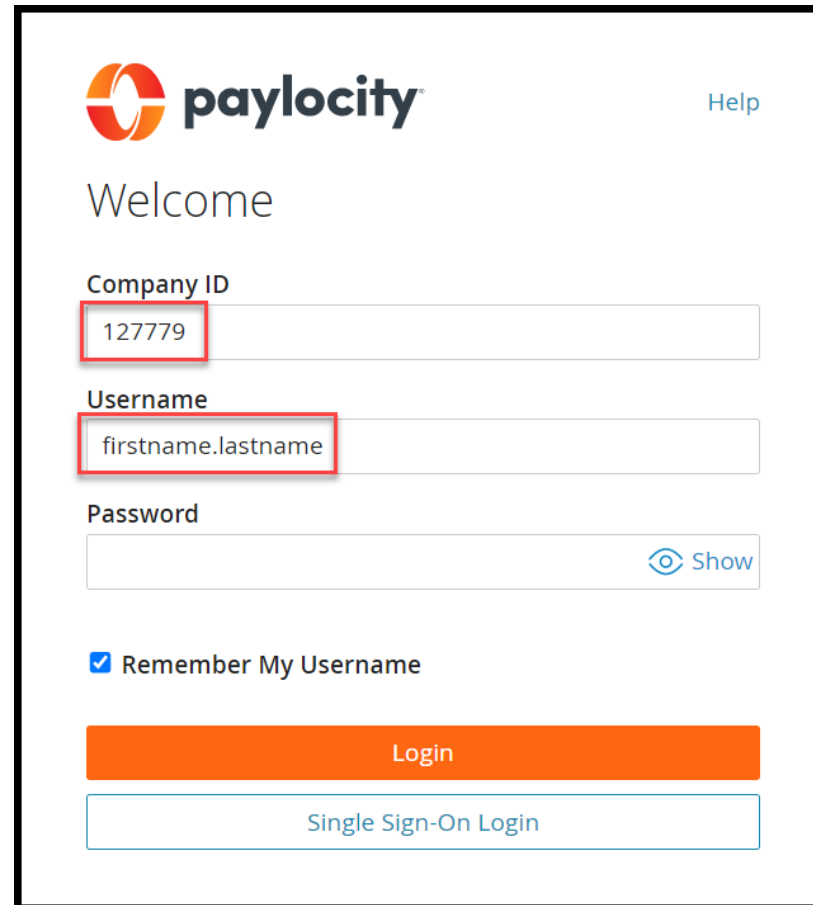
Employee Deferral	Employer Match
1%	1%
2%	1.5%
3%	2%
4%	2.5%
5%	3%
6%	3.5%


*3.5% is the maximum employer match.



HOW TO ENROLL

1. Log into Paylocity using North Risk's company ID and your username and password. North Risk's Company ID is 127779 and your username should be firstname.lastname.



 **paylocity** [Help](#)

Welcome

Company ID

Username

Password
 [Show](#)

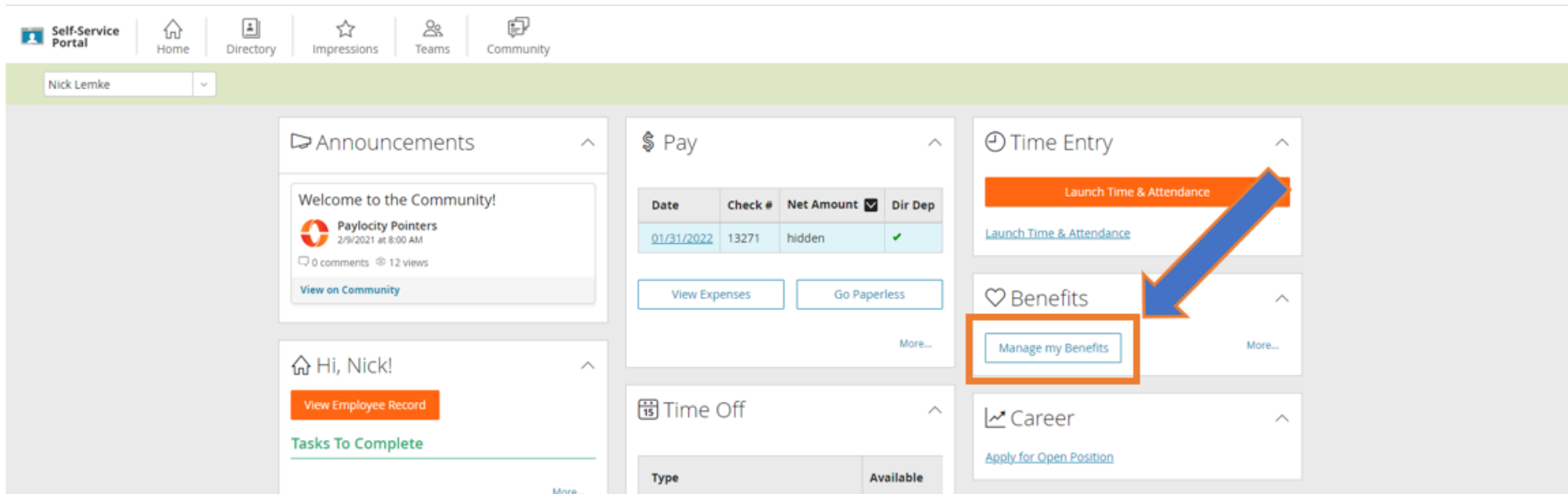
Remember My Username

[Login](#)

[Single Sign-On Login](#)

HOW TO ENROLL

2. On the Self-Service Portal, navigate to the Benefits Tile and select "Manage My Benefits" to be directed to your benefits page.



The screenshot displays the Self-Service Portal interface for user Nick Lemke. The navigation bar includes Home, Directory, Impressions, Teams, and Community. The main content area is divided into several tiles:

- Announcements:** A welcome message from Paylocity Pointers dated 2/9/2021 at 8:00 AM, with 0 comments and 12 views. A "View on Community" link is present.
- Hi, Nick!:** A personalized greeting with a "View Employee Record" button and a "Tasks To Complete" section.
- Pay:** A table showing a payment record for 01/31/2022 with check # 13271, net amount hidden, and a status of Dir Dep. Buttons for "View Expenses" and "Go Paperless" are available.
- Time Entry:** A "Launch Time & Attendance" button and a "Launch Time & Attendance" link.
- Benefits:** A "Manage my Benefits" button is highlighted with an orange box. A blue arrow points from the "Launch Time & Attendance" button in the Time Entry tile to this "Manage my Benefits" button.
- Time Off:** A table with columns for Type and Available.
- Career:** An "Apply for Open Position" link.

HOW TO ENROLL

3. In the left menu, click on Family Info. Click on “Add Family Member” to add in any family members. This will need to be done BEFORE making your benefits elections. You will need family members’ dates of birth and social security numbers.

The screenshot displays a user interface for Nick Lemke. On the left, a vertical menu lists several options: Action Needed, My Current Coverage, Enrollment History, Change My Coverage, Family Info, Beneficiaries, and Document Center. The 'Family Info' option is highlighted with an orange box. A blue arrow with an orange outline points from the 'Family Info' menu item to the right-hand side of the screen. On the right-hand side, under the heading 'Your Family', there is a dashed rectangular box containing a red plus sign and the text 'Add Family Member'. Another blue arrow with an orange outline points from this box back to the 'Family Info' menu item. A small orange circle with the number '1' is positioned near the top of the first arrow.

HOW TO ENROLL

- Once your family members are added, go back to the "Action Needed" section and click on "Start" to start the enrollment process. Navigate through each page to enroll in or waive each benefit. Make sure to designate beneficiaries for your life insurance! When finished, review your elections on the summary page and hit "Submit."

The screenshot shows a user dashboard for Nick Lemke. On the left is a navigation menu with the following items: 'Action Needed' (highlighted with an orange box and a blue arrow pointing to it, with a red circle containing the number '1'), 'My Current Coverage', 'Enrollment History', 'Change My Coverage', 'Family Info', 'Beneficiaries', and 'Document Center'. The main content area is titled 'Action Required' and contains the text 'Your action is required to complete the events below.' Below this is a card for 'New Hire Enrollment' with the status 'Not Started' and a due date of '2/16/2022 (9 day(s) remaining)'. A blue arrow points to a 'Start' button on the right side of this card, which is also highlighted with an orange box.

ACTION ITEMS

- Think about your elections before May 2nd
 - Choose which benefits you would like to enroll in before your first day.
 - On your first day, you will have time to complete your benefits enrollment.
- Ask questions!
 - If you have any questions at all about your benefits at any time, please reach out to Nick Lemke on the Employee Relations team.
 - Email: nick.lemke@northriskpartners.com
 - Extension: 4095





NORTH RISK PARTNERS®

QUESTIONS?

