

Gillette Benefits Summary 2023

Gillette provides a competitive total rewards package and flexible workplace to help you balance your personal and financial needs—now and in the future. Gillette offers these benefits to eligible employees who are scheduled to work at least 40 hours every two weeks.

Health

Medical Insurance - Medica

Gillette offers you three deductible plans: Low deductible (\$500), Medium deductible (\$1,000), and High deductible (\$3,250) health plan. You also have four Network options for you to choose from: Elect, Passport, Vantage Plus and Park Nicollet. Your coverage will be effective on the first of the month coinciding with or following your date of eligibility. Medical plan rates are available on the last page.

Plan (and monthly premium)	Employee Only	Employee + 1	Family
Dental	\$11.02	N/A	\$50.00
Vision	\$8.09	\$15.29	\$22.39

Dental Insurance

We offer dental coverage for employees and their families. The plan includes orthodontia coverage for dependent children 18 and younger. Dental benefits can be elected independently of other benefits.

Vision Insurance

Our vision insurance helps pay for eye exams, frames, and lenses. Our medical insurance also covers annual eye exams, but not frames and lenses. Employees with or without Gillette health insurance can elect vision.

Flexible Spending Accounts

Employees have access to medical and/or dependent care (daycare) flexible spending accounts. The accounts allow you to pay for eligible health care and/or dependent care expenses pretax. For 2023, the maximum contribution to flex medical is \$3,050. The maximum annual contribution to a dependent care account is \$5,000. You are allowed to carryover up to \$610 of unused FSA funds in your Health-Care FSA or Limited Purpose Health Care FSA.

Health Savings Accounts

If you enroll in a high deductible medical plan, you also are enrolled in a Health Savings Account (HSA). The HSA is a tax-free savings account funded by you and Gillette. You use it to pay for current or future medical expenses. 2023 annual IRS contribution limits to the HSA are \$3,850 (single) and \$7,750 (family). Gillette contributes bi-monthly to an employee's HSA equivalent annually to \$900 (employee), \$1,200 (employee plus one), and \$1,500 (family). The HSA is not compatible with the low or medium deductible health plans, or with the Fullscope FSA (Flexible Spending account). Employees over 55 can elect an additional \$1,000 catch up provision.

Limited Scope FSA

Limited Scope Health FSA is available to employees enrolled in a High Deductible Health Plan compatible with an HSA. In 2023, you can elect up to \$3,050 for your Health Care Spending Account for qualified dental and vision expenses not paid by insurance. The Limited Scope FSA **cannot** be used for medical expenses if you are enrolled in a High Deductible Health plan with an HSA. Eligible expenses include glasses, contacts and dental treatments including orthodontia. You may use the account for your eligible dependents' expenses.

Financial Assistance

Matched Retirement/403(b) Savings Plan

Employees are automatically enrolled and immediately eligible to contribute to the Gillette Matched Retirement Savings Plan. Gillette will match 100% of your deferred contribution up to 5.3 percent of your salary, and—to help you save more— increase the percentage you contribute by one percent each year for five years. You may opt out of automatic increases. You will be vested in the matching funds after two service years at Gillette. In 2023, you can contribute up to \$22,500, and those over age 50 can contribute an additional \$7,500 catch-up contribution.

Tuition Reimbursement

Employees who have completed six months of service and are scheduled to work 40 hours or more per pay period at both the beginning and end of a course may be considered "eligible" to receive tuition reimbursement pursuant to this Tuition Reimbursement Program.

College Savings Plans

Gillette offers payroll direct deposit services to aid in savings for future college expenses.

Commuting Support

Gillette offers free parking for St. Paul employees who use the Ride-share carpool program or who agree to make alternative parking arrangements. Gillette provides Metro Transit and Metro Mobility passes to St. Paul employees using public transportation.

Adoption Assistance

Gillette provides an adoption reimbursement benefit up to a maximum of \$2,400 to employees who adopt children. The benefit covers Agency fees and is subject to income tax.

Gillette-Provided Life and Disability

Gillette provides these benefits to employees who work at least 40 hours every two weeks, providing financial assistance through some of life's most difficult situations.

Basic Life Insurance

Gillette provides employees with a term life insurance policy. The amount of coverage depends on your position and salary.

Short-Term Disability

Gillette offers eligible employees who are ill or injured (not work-related) salary continuation during the period of disability. Lengths and amounts of coverage depend on your position.

Long-Term Disability Insurance

If you are unable to work for an extended time because of an illness or injury, you are eligible for long-term disability insurance. Payments are coordinated with Social Security.

Optional Life and Disability

Employees working at least 40 hours every two weeks can purchase products to supplement their income.

Optional Short-Term Disability Insurance

You may purchase optional short-term disability insurance to supplement the basic coverage from Gillette.

Optional Term Life Insurance

You may buy optional life insurance to cover you, your spouse and/or your dependents.

Work/Life Balance

Paid Time Off

New employees receive paid time off (PTO) beginning on their first day, and they continue accruing time throughout the year. PTO accrual is prorated for part-time employees. Earned Sick and Safe Time is also available to eligible employees.

Status	Years of Service	Accrual/Days
Level 1	0 - 1 year	25+1
	2 - 4 years	26
	5 - 9 years	30
	10 - 14 years	35
	15+ years	40
Status	Years of Service	Accrual/Days
Level 2	0 - 1 year	29+1
	2 - 4 years	30
	5 - 14 years	35
	15+ years	40

Level 1: administrative support, technical support, and service positions

Level 2: professional, exempt, and supervisory positions

Employee Assistance Program

We offer employees and their family's access to a free, confidential employee assistance service. The program provides counseling, financial information and resources, and legal support.

Leaves of Absence

Gillette offers leaves of absence for a variety of reasons. We comply with the requirements of the Family and Medical Leave Act of 1993, the Minnesota Parental Leave Act, and other applicable laws. We offer leaves for bereavement, bone marrow donation, and jury duty, medical, military, parental and personal reasons.

Discounts

Through partnerships with Minnesota Employee Recreation and Services Council (MERSC) and other organizations, Gillette offers discounts at a variety of businesses and organizations.

Additional Insurance and Services

Liberty Mutual/Lincoln Financial Group

You have access to additional services provided by Liberty Mutual insurance. These include beneficiary services, counseling (EAP) services, help in creating a will, and travel assistance.

Auto and Home Insurance

Preferred Insurance Services partners with Gillette employees and their families to provide auto and home insurance at competitive rates, with great service. More information is located on GilletteNet.

Malpractice Insurance

Gillette provides liability insurance up to a maximum liability of \$1,000,000 per occurrence with an annual maximum of up to \$3,000,000 for employees providing direct patient care.

Legal Services

Legal Shield provides pre-paid legal services and identity theft products to Gillette employees and their dependents. These products are paid by the employees through after-tax payroll deductions. Information about Legal Shield can be found on GilletteNet.

Parking

All employees pay bi-weekly for parking and cost ranges \$10 to \$35 based on assignment.

Full-Time Employee Premiums - Monthly				
Plan: \$500 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$179.55	\$122.89	\$98.60	\$98.60
EE+1	\$495.46	\$371.41	\$318.25	\$318.25
Family	\$647.22	\$485.24	\$415.82	\$415.82
Plan: \$1000 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$139.46	\$85.60	\$62.51	\$62.51
EE+1	\$407.71	\$289.81	\$239.27	\$239.27
Family	\$532.61	\$378.66	\$312.67	\$312.67
Plan: \$3250 HDHP				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$98.72	\$53.20	\$33.69	\$33.69
EE+1	\$250.27	\$150.63	\$107.93	\$107.93
Family	\$320.40	\$190.29	\$134.52	\$134.52

Full-Time Employee Premiums - Per Pay (24)				
Plan: \$500 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$89.78	\$61.44	\$49.30	\$49.30
EE+1	\$247.73	\$185.70	\$159.13	\$159.13
Family	\$323.61	\$242.62	\$207.91	\$207.91
Plan: \$1000 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$69.73	\$42.80	\$31.26	\$31.26
EE+1	\$203.85	\$144.90	\$119.64	\$119.64
Family	\$266.31	\$189.33	\$156.34	\$156.34
Plan: \$3250 HDHP				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$49.36	\$26.60	\$16.85	\$16.85
EE+1	\$125.14	\$75.32	\$53.96	\$53.96
Family	\$160.20	\$95.15	\$67.26	\$67.26

Part-Time Employee Premiums - Monthly				
Plan: \$500 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$206.49	\$141.32	\$113.39	\$113.39
EE+1	\$569.78	\$427.12	\$365.99	\$365.99
Family	\$744.31	\$558.02	\$478.20	\$478.20
Plan: \$1000 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$160.38	\$98.44	\$71.89	\$71.89
EE+1	\$468.86	\$333.28	\$275.16	\$275.16
Family	\$612.50	\$435.46	\$359.57	\$359.57
Plan: \$3250 HDHP				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$113.53	\$61.19	\$38.75	\$38.75
EE+1	\$287.81	\$173.22	\$124.12	\$124.12
Family	\$368.46	\$218.83	\$154.70	\$154.70

Part-Time Employee Premiums - Per Pay (24)				
Plan: \$500 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$103.24	\$70.66	\$56.69	\$56.69
EE+1	\$284.89	\$213.56	\$182.99	\$182.99
Family	\$372.15	\$279.01	\$239.10	\$239.10
Plan: \$1000 Copay Plan				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$80.19	\$49.22	\$35.94	\$35.94
EE+1	\$234.43	\$166.64	\$137.58	\$137.58
Family	\$306.25	\$217.73	\$179.79	\$179.79
Plan: \$3250 HDHP				
Network:	Choice [®] Passport	Elect [®]	Vantage Plus ACO	Park Nicollet
EE Only	\$56.76	\$30.59	\$19.37	\$19.37
EE+1	\$143.91	\$86.61	\$62.06	\$62.06
Family	\$184.23	\$109.42	\$77.35	\$77.35