



## **CASTLE GROUP BENEFITS PACKAGE**

### **Effective January 1, 2020**

As a Castle Building and Remodeling employee, you will have the option to enroll in the following benefits

#### Plans Offered-Employee

- Bronze Plan - Castle will contribute 80% toward your premium (any balance due after the 80% contribution will be withheld via payroll). Premiums are age based – see rate sheet. Other health plan options are available based on the amount that your employer would pay if you were to take the Bronze Plan.
- Bronze Plan-Achieve Network. The Achieve Network is a HealthPartners network inclusive to the Twin Cities. You can go to an emergency room outside the Minneapolis/St. Paul area, but scheduled appointments are required to be in the Twin Cities. This network offers an approximate 8.9% savings passed directly on to the employee.
- Gold Plan – Castle will contribute the portion equal to the Bronze plan which is roughly 50% toward your premium (any balance due after the 50% contribution will be withheld via payroll). Premiums are age based – see rate sheet.
- Gold Plan – Achieve Network. Castle will contribute the portion equal to the Bronze plan. The Achieve Network means you can only make scheduled visits to clinics within the twin cities. Castle will pay the portion equal to the Bronze plan, not in the achieve network and you will be responsible for the difference which is roughly 40% out of your pocketed toward your premium (contribution will be withheld via payroll). Premiums are age based – see rate sheet.

#### Plans Offered-Employee Dependents

- Castle will pay 50% of dependent premiums starting January 1, 2020 based on the Bronze plan listed about. As the above plans mentioned. Castle will pay 50% of your dependent coverage. Spouses and legal dependents only. At this time, Castle does not offer domestic partner premium assistance. If you'd like a domestic partner added, employee will be responsible for the entire premium.

#### Dental Plan Offering

- Castle Building & Remodeling will be offering dental coverage through HealthPartners Dental Clinics. CBR will pay 80% of employee dental and 50% of qualified dependents that are enrolled in the employee sponsored health care plan.



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#### Flex Spending / Health Savings Account

In conjunction with our group health plans, Castle also offers flex spending and health savings accounts that you are eligible for after sixty (60) days of employment. Please note that the Flex Spending option is available under BOTH the Gold and Bronze plans, however ONLY the health savings account option is available under the Bronze plan.

#### Life Insurance Offered

- Effective January 1, 2020 Castle Building & Remodeling will be offering life insurance to each employee in the amount of \$15,000 at no cost to the employee through Principal Life insurance Company. Please fill out the form and have beneficiary information available. You also have the option of purchasing voluntary life insurance for yourself, spouse or child.

#### Simple IRA

- Castle Building & Remodeling will continue to offer an IRA match up to 3%, but individual employees can contribute up to \$13,500 of earned income in 2020. Please see Tandra if you'd like to start contributing or increase your contribution for 2020.

Tandra will be in communication with you to obtain the necessary paperwork for enrolling or declining coverage. In the meantime, please do not hesitate to contact HR at 612.877.8374.