

# Summary of Benefits

## at Mayo Clinic in Rochester, Minnesota

Medical and Dental						
Description of Plans	Mayo Universal		Mayo Choice		Mayo Horizon	
	Health plan coverage for specified medical services and prescription drugs. Cost sharing is reflected in employee contributions through premiums, deductibles, coinsurance and some copayments.					
	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>	<i>In-Network</i>	<i>Out-of-Network</i>
<b>Co-Insurance</b>	10% for most care	30% for most care	20% for most care	40% for most care	10% for most care	40% for most care
<b>Cost Sharing Amounts</b>						
<b>a. Annual Deductible</b> <i>Note: Annual deductible must be met before plan benefits will begin. Under Mayo Universal and Mayo Choice, copayments do not apply toward deductible and deductible does not apply toward Out-of-Pocket Maximum.</i>	None	\$250 per person; \$500 per family	\$250 per person; \$500 per family	\$500 per person; \$1,000 per family	Employee: \$1,250 EE+Spouse: \$2,500 EE+Child(ren): \$2,500 Family: \$3,400	
<b>b. Annual Out-of-Pocket Maximum</b> <i>Note: Includes separate annual limits. Some costs do not apply to these limits. Copayments do not apply toward Out-of-Pocket Maximum.</i>	\$1,000 per person; \$2,000 per family	\$2,000 per person; \$4,000 per family	\$2,000 per person; \$4,000 per family	\$2,500 per person; \$5,000 per family	Employee: \$1,800 EE+Child(ren): \$3,600 EE+Spouse: \$3,600 Family: \$4,800	Employee: \$5,000 EE+Child(ren): \$6,250 EE+Spouse: \$6,250 Family: \$7,500
<b>c. Lifetime Maximum Benefit</b> <i>Note: Includes separate lifetime maximum benefits.</i>	Unlimited	\$1,000,000	Unlimited	\$1,000,000	Unlimited	\$1,000,000
<b>d. Mayo provided Health Savings Account</b>	None	None	None	None	Employee: \$900 Employee + Child(ren): \$1800 Employee + Spouse: \$1800 Family: \$2500	
<b>Physician Visits</b>						
a. Primary care	a. \$0	a. 30%	a. \$0	a. 40%	a. 10%	a. 40%
b. Specialty care	b. \$25	b. 30%	b. \$25	b. 40%	b. 10%	b. 40%
c. Urgent care	c. \$35	c. 30%	c. \$35	c. 40%	c. 10%	c. 40%
d. Emergency room	d. \$45	d. 30%	d. \$45	d. 40%	d. 10%	d. 40%
<b>Preventive Care Services</b> <i>Based on age and frequency determined by the plan.</i>	\$0	Not covered	\$0	Not covered	\$0	Not covered

Medical Premiums for 2009	Mayo Universal		Mayo Choice		Mayo Horizon	
	Monthly	Per Pay Period	Monthly	Per Pay Period	Monthly	Per Pay Period
<b>Full-Time Employee Premiums (0.75 -1.0 FTE)</b>						
Employee	\$70	\$35	\$28	\$14	\$11	\$5.50
Employee + Child(ren)*	\$134	\$67	\$53	\$26.50	\$21	\$10.50
Employee + Spouse*	\$148	\$74	\$59	\$29.50	\$23	\$11.50
Family*	\$226	\$113	\$90	\$45	\$35	\$17.50
<b>Part-Time Employee Premiums (0.50 -0.74 FTE)</b>						
Employee	\$70	\$35	\$28	\$14	\$11	\$5.50
Employee + Child(ren)*	\$198	\$99	\$78	\$39	\$31	\$15.50
Employee + Spouse*	\$219	\$109.50	\$87	\$43.50	\$34	\$17
Family*	\$334	\$167	\$133	\$66.50	\$51	\$25.50

Note: The premium is taken out of the first two pay periods per month, so the amount shown per pay period is taken out of your pay check 24 times per year.

\* Same-gender domestic partners and their children are also eligible for coverage.

Health and Wellness	
Benefit	Description of Benefit
<b>Prescription Drug Plan</b>	Employees will receive pharmacy benefits if enrolled in one of the three Mayo medical insurance plans.
<b>Mayo Reimbursement Account</b>	<ul style="list-style-type: none"> <li>Reimburses eligible outpatient dental and optical services, and hearing aid devices (not including fitting or batteries) up to \$1,100 annually</li> <li>Allows unused account funds to accumulate up to a maximum of \$5,000</li> <li>Provides a one-time, lifetime benefit for orthodontic treatment of \$1,500 per eligible plan participant</li> <li>Not available to participants in Mayo Horizon</li> </ul>
<b>Wellness Program</b>	Mayo Clinic offers a health promotion program called LiveWell to promote healthy lifestyles by providing health and wellness activities to Mayo Clinic employees, retirees and dependents.

Flexible Spending Account (FSAs)		
Benefit	Contribution By	Description of Benefit
<b>Health Care FSA</b>	<b>Employee contributes each biweekly payroll</b>	Permits reserve of pretax income (up to \$5,000 maximum annual contribution) to pay for eligible medical and/or dental expenses incurred but not covered by other insurance or reimbursement plans. Not available to participants in Mayo Horizon.
<b>Dependent Care FSA</b>	<b>Employee contributes each biweekly payroll</b>	Permits reserve of pretax income (up to \$5,000 maximum annual contribution) to pay for eligible child or other dependent care expenses.

Mayo Provided Time Off																																																		
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<b>Paid Time Off</b>	<ul style="list-style-type: none"> <li>A self-managed program of paid time off (PTO) that combines traditional holidays, vacation, and sick time into one account</li> <li>Accrued bi-weekly at a rate based on length of service, employment status (exempt or non-exempt) and the percent of a full-time work schedule</li> <li>May accrue up to 1.5 times your current annual PTO accrual level</li> <li>Employees may sell back PTO according to the guidelines of the program</li> <li>Employees are permitted reasonable time off with pay for funerals and jury duty as noted in the employee policy manual</li> </ul> <table border="1" data-bbox="824 1459 1464 1944"> <thead> <tr> <th></th> <th>Service Year</th> <th>PTO Days</th> <th>Accrued Per Pay Period</th> </tr> </thead> <tbody> <tr> <td rowspan="5"><b>Non-Exempt</b></td> <td>0</td> <td>23</td> <td>7.08</td> </tr> <tr> <td>2</td> <td>28</td> <td>8.62</td> </tr> <tr> <td>10</td> <td>33</td> <td>10.15</td> </tr> <tr> <td>15</td> <td>35</td> <td>10.77</td> </tr> <tr> <td>20+</td> <td>38</td> <td>11.69</td> </tr> <tr> <td rowspan="4"><b>Exempt</b></td> <td>0</td> <td>28</td> <td>8.62</td> </tr> <tr> <td>2</td> <td>33</td> <td>10.15</td> </tr> <tr> <td>10</td> <td>35</td> <td>10.77</td> </tr> <tr> <td>15+</td> <td>38</td> <td>11.69</td> </tr> <tr> <td rowspan="5"><b>Registered Nurses</b></td> <td>0</td> <td>23</td> <td>7.08</td> </tr> <tr> <td>1</td> <td>28</td> <td>8.62</td> </tr> <tr> <td>4</td> <td>33</td> <td>10.15</td> </tr> <tr> <td>15</td> <td>35</td> <td>10.77</td> </tr> <tr> <td>20+</td> <td>38</td> <td>11.69</td> </tr> </tbody> </table>		Service Year	PTO Days	Accrued Per Pay Period	<b>Non-Exempt</b>	0	23	7.08	2	28	8.62	10	33	10.15	15	35	10.77	20+	38	11.69	<b>Exempt</b>	0	28	8.62	2	33	10.15	10	35	10.77	15+	38	11.69	<b>Registered Nurses</b>	0	23	7.08	1	28	8.62	4	33	10.15	15	35	10.77	20+	38	11.69
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## Mayo Provided Time Off – continued

Benefit	Description of Benefit
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>· Non-Exempt – 120 hours at full pay plus 400 hours at one-half pay/year during first 5 years of service; 520 hours/year at full pay after 5 years of service</li> <li>· Exempt – 65 days at full pay/year</li> <li>· Two-day waiting period</li> </ul>
<b>Long-Term Disability</b>	Protects 65 percent of salary after 65 days of related illness and/or injury.

## Financial and Retirement

Benefit	Contribution By	Description of Benefit
<b>Salary Program</b>	Mayo	Mayo Clinic administers a competitive, predictable, and market-leading salary program with annual increases given satisfactory employee and organizational performance.
<b>Mayo Pension Plan</b>	Mayo	A defined benefit plan with the purpose of providing income following retirement from a career of service with Mayo Clinic. The benefit payable at termination or retirement is based on a formula using years of service and final average pay. It is offset by a Social Security covered compensation factor. Vesting occurs at age 28 with three or more years of benefit service or with five years of vesting service from age 18 with some benefit service.
<b>Optional 403(b) Plan or 401(k) Plan</b>	<b>Employee contribution No employer match</b>	<p>Allows employee to contribute pretax or post-tax Roth dollars to an investment plan administered by Fidelity Investments. May generally defer up to 50% of salary annually or \$16,500 annually, whichever is less (IRS 2009 limit of \$22,000 if 50 years of age or older).</p> <p>All benefit eligible new hires and newly benefit eligible employees will be automatically enrolled in the plan at a 3% pretax deferral rate. Professional asset management is available for a fee provided by Financial Engines, LLC.</p>

## Survivor's Benefits and Optional Insurance

### Mayo Provided Insurance

Benefit	Description of Benefit
<b>Employer paid Term Life Insurance</b>	Benefit equal to three times annual salary (annual salary rounded up to nearest thousand dollars).
<b>Employer paid Accidental Death &amp; Dismemberment Insurance (AD&amp;D)</b>	Benefit equal to one times annual salary (rounded up to nearest thousand dollars) if accidental death, or prorated amount to dismembered employee.

### Employee Paid Optional Insurance

Benefit	Employee Cost	Description of Benefit
<b>Voluntary Group Universal Life Insurance</b>	<b>\$0.06 to \$4.14 per \$1,000 of coverage per month</b>	Additional voluntary coverage equivalent to one or two times annual salary (rounded up to nearest thousand dollars). Includes long-term cash accumulation option and opportunity to continue after termination or retirement.
<b>Family Life Insurance</b>	<b>Varies according to spouse's age</b>	Provides voluntary coverage for spouse and/or eligible children/stepchildren. Coverage on spouse is 1x or 2x employee's annual salary (not to exceed employee's own Universal Life coverage amount); \$10,000 for each eligible child. Reductions occur after spouse reaches age 65. This plan is available only to participants in Voluntary Group Universal Life Insurance.
<b>Voluntary Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<b>\$0.20 per \$10,000 coverage/month</b>	Provides voluntary supplemental AD&D coverage of \$10,000 to \$225,000.
<b>Excess Personal Liability</b>	<b>\$22 or \$32 per month</b>	Provides protection of \$3 million or \$5 million – umbrella coverage beyond requisite personal homeowner's and automobile insurance limits through Hirman Insurors.
<b>Long-Term Care Insurance</b>	<b>Rates based on age at date of issue</b>	Assistance with daily living expenses through CNA Insurance Companies. Available to spouse or same-gender domestic partner, parents, grandparents, in-laws and Mayo retirees.
<b>Auto/Home/Renter's Insurance</b>	<b>Varies</b>	Personal auto/home and renter's insurance offered through Hirman Insurors. Premiums are paid through payroll deduction.
<b>Identity Theft Insurance</b>	<b>\$43 per year (\$1.79 per pay period)</b>	\$25,000 in expense reimbursement after a \$1,000 deductible. The plan offers a comprehensive advocacy service throughout the resolution process. All members of household are covered under a single contract.

Employee Services		
Benefit	Contribution By	Description of Benefit
Computers @ Home	Employee	This program provides a discount for employees to purchase a new home computer, increases computer skill levels, and facilitates the refurbishing/recycling of old computers.
Adoption Assistance	Mayo	Covers up to \$10,000 of eligible legal and agency expenses. Covers \$500 for adoption of a stepchild.
Mayo Dependent Scholarship Plan	Mayo	A scholarship may be awarded to eligible biological/legally adopted children and eligible stepchildren whose Mayo-employee parent also satisfies eligibility requirements.
Employee Assistance Program	Mayo	Employees and their family members have access to confidential assessment and referral services regarding personal concerns such as family relationships, financial or legal issues, or alcohol or drug dependency.
Parking and Commuting		Mayo Clinic provides free or subsidized bus passes and alternative parking options. Mayo also provides a guaranteed ride home and car starting/door unlocking services for your personal safety and security.

Work-Life Balance		
Benefit	Contribution By	Description of Benefit
Leisure and Lifestyle Activities Program	Mayo	Free and discounted events and services, including movie passes, special attractions, events, group banking, and services discounts (child-care facilities, hotels, etc.)
On-site Fitness Facilities	Employee	The Dan Abraham Healthy Living Center is comprised of two on-site locations with state-of-the-art equipment, classes, and trained staff. · Available for use by Mayo Clinic staff, retirees, Mayo-program students, auxiliaries/volunteers, and/or their spouses · Membership fee of \$27 per month per person with incentive opportunities to reduce this fee
Sick Child Care	Mayo	Children's R&R is a free, on site sick child care center staffed by nurses.
Back-up Child Care	Mayo and Employee	This program is available to provide employees with a quality child care option at a minimal charge when normal arrangements are temporarily unavailable.
Child and Elder Care Referral	Mayo and Employee	This service offers resources and information related to child care, elder care, education, and adoption.

Professional Growth and Development		
Benefit	Contribution By	Description of Benefit
Management and Employee Education	Mayo	Mayo Clinic supports continual learning and professional development of staff. A variety of in-house programs are offered in business skills, career and self-development, cultural awareness, communication, computer applications, continuous improvement, management skills, and team building, among others.
Tuition Assistance	Mayo	Mayo's Professional Development Assistance Program supports employees' pursuit of education or certification(s) that will enhance their careers and contributions to Mayo Clinic. Employees in a benefit eligible position with one year of employment at Mayo can be reimbursed an annual maximum of \$3,000 for undergraduate credits and \$5,250 for graduate credits.

All conditions of employment include, but are not limited to, hours, benefits and salary that are subject to change by Mayo Clinic at any time. The information herein is abridged for illustrative purposes only. The content of this brochure should not be construed as complete or binding. Benefits are subject to change. The Summary Plan Description is the definitive source of information. Some benefits are prorated or have different eligibility for part-time employees.

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