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<p>401 (k) Plan</p> 	<p>Pinnacle MATCHES 6% contributions by up to 2016 maximum contribution \$18,000. 2016 maximum contribution for Catchup \$6,000</p>	<p>Available to full-time/part-time employees after one year of employment (exclusions apply) Pre-Tax contributions. 6 Years until employee is 100% vested in the plan.</p>	<p>Enroll online at: www.millimanbenefits.com</p>
<p>Blue Cross Blue Shield CLASSIC BLUE Amounts are per pay period</p> 	<p>Single \$98.92 Single+Dep (s) \$174.10 Family \$ 257.09 Deductible Single \$1,000 (S), \$1,500 (SD), \$2000 (F) Out-of-Pocket Max \$3,500(S), \$5250 (SD), \$7,000 (F) Office Visit \$25/Emergency \$75/Chiropractic \$25 Preventative Care & Contraceptive 100% Prescription Formulary \$15/Non-Formulary \$15 (80/20)</p>	<p>Available to full-time employees 1st/ 16th of the month following 60 day waiting period to enroll. Single/Sing+Dep/Family coverage available for medical, dental, and vision benefits.</p>	<p>For more information visit or call: www.bcbnsd.com/ 1-800-342-4718</p>
<p>Dental Services Corp of North Dakota Amounts are per pay period</p>  <p>North Dakota Vision Services Inc. Amounts are per pay period</p>   	<p>Dental - Single \$8.36 Family \$21.85 \$1,500 Per Member per benefit year 100% Routine evaluation, twice per year. X-ray once per benefit year (bitewing). 80% of Fillings, 50% Crowns, dentures, bridges 50% of allowed charge for Orthodontic Service \$2000 lifetime maximum per year Vision Single \$2.31 Family \$4.96 Routine Vision Exam including refraction/glaucoma screen. One Exam per benefit year. Lenses: Once per benefit year. Frames: Allowance \$100 every other year. Contacts: Can be substituted in place of prescribed frames and/or lenses per allowance.</p>	<p>Medical, Dental, and Vision CLASSIC BLUE Single: \$109.59 Single + Dep. \$200.91 Family \$ 283.90 All costs above are per pay period based on 24 pay periods.</p>	<p>COBRA Consolidated Omnibus Budget Reconciliation Act of 1985 COBRA continuation of medical  BeneDirect^{ise} available to eligible employees group coverage or Qualifying Life Event (QLE). Amounts include 2% admin fee. Med-(S)\$545.39/(S+D)\$ 959.92(Fam) \$ 1417.49 Dental-(S)\$46.10/(Fam)\$120.46 Vision-(S)\$12.75/(Fam)\$27.34 Must notify your plan administrator within 60 days of the QLE. Coverage can last for 18 - 36 months</p>
<p>Flexible Spending Account Dependent Care</p> 	<p>Maximum Contribution Per Year: \$2,550 Dependent Maximum Per Year \$5,000 Tax deferred treatment of money saved for medical/daycare expense per calendar year. Effective the 1st /16th of the month following waiting period.</p>	<p>Available to full-time employees 1st/ 16th of the month following 60 day waiting period to enroll.</p>	<p>For more information visit or call: www.discoverybenefits.com/ 1-866-451-3399</p>
<p>Group Life Insurance/ Long Term Disability</p>  	<p>GROUP LIFE: Hourly Employees \$15,000 Salary Employees \$50,000 Pinnacle pays 100% of premium LONG TERM DISABILITY: LTD pays 60% of monthly earnings of up to \$6,000</p>	<p>Available to full-time employees 1st of the month following 60 day waiting period to enroll. Pinnacle pays 100% of premiums Supplemental dependent available</p>	<p>For more information visit or call: www.unum.com 1-866-679-3054</p> 
<p>Short Term Disability Whole Life Insurance Term Life, Accidental Death & Dismemberment Critical Illness Accident Insurance</p> 	<p>STD: 60% of weekly earnings up to \$750.00 per week. Coverage between 8-90 days do to medical. Whole Life Insurance: Builds cash value Term Life, AD & D: May purchase up to 5 x's salary (maximum \$500,000) Guarantee Issue /Non-medical maximums are: Employee \$100,000. Spouse \$25,000, Child \$10,000 Cancer: Plan Benefit pays on a variety of cancer related treatments. Accident Insurance: Plan benefit covers on & off job coverage.</p>	<p>Available to full-time employees 1st of the month following 60 day waiting period to enroll. Employee pays premiums</p>	<p>For more information visit or call: www.unum.com 1-866-679-3054</p>
<p>Critical Care Protection Hospital Advantage</p> 	<p>Critical Care: Pays out upon diagnosis of having a specified health event. Daily, transportation, lodging and daily benefits payable for covered hospital ICU. Hospital Advantage: Pays for transportation, ambulance, ER, doctors visits, hospital confinement</p>	<p>Available to full-time employees 1st of the month following 60 day waiting period to enroll.</p>	<p>For more information visit or call: www.aflac.com 1-800-992-3522</p>