

Benefit Highlights

Consulting Staff Mayo Clinic Health System

Eligibility

You are a benefits-eligible staff member if you are regularly scheduled to work at least half-time (40 hours) or more per pay period.

For family coverage, eligible family members include:

- Spouse
- Biological or legally adopted children, and stepchildren who are under age 26.
- Children age 26 or older who have been deemed disabled by the Social Security Administration prior to turning 26.

Medical

At Mayo Clinic, the needs of the patient come first — and that includes you and your family. That's why all Mayo Medical Plan options cover the same services. Staff members can choose the combination of premiums, deductible and out-of-pocket maximum that best meets their families' needs.

Dental and Vision

DELTA DENTAL

Delta Dental offers a cost-sharing plan with a participating provider network. You can choose between Standard and Deluxe options. Preventive services are covered at 100% (up to the annual maximum).

MAYO REIMBURSEMENT ACCOUNT (MRA)

The MRA is an annual \$1,150 employer contribution (prorated based on start date) that can be used to reimburse yourself for dental and vision expenses.

VISION CARE

The Vision Care Plan, administered by Avesis, can assist with the cost of eye exams, lenses, frames, and contact lenses.

Pre-Tax Savings

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) allows participants to set aside pre-tax dollars today to pay for out of pocket medical expenses in the future. To contribute to an HSA, you must be enrolled in the high deductible health plan option.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)*

The Health Care FSA allows participants to set aside pre-tax dollars (up to a maximum annual contribution per employee) to pay for eligible health care expenses incurred but not covered by other plans.

*Not available to participants in the high deductible health plan option.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

The Dependent Care FSA allows participants to set aside pre-tax dollars (up to maximum annual contribution per household) to pay for eligible child or other dependent care expenses.

Retirement

PENSION PLAN

The Mayo Pension Plan is a defined benefit plan in which contributions are made by your employer. Your final benefit payout can be predicted because it is determined by a formula rather than by investment results. The longer you work for Mayo Clinic and the more you earn, the higher your total benefit becomes.

SUPPLEMENTAL RETIREMENT PLAN (SRP)

Staff members are eligible to receive a non-qualified retirement plan that provides a benefit beyond the Mayo Pension Plan when salary is greater than the annual compensation limit.

403(B) AND 401(K) RETIREMENT PLANS

The voluntary 403(b) or 401(k) plans allow staff members to contribute pre-tax or post-tax Roth dollars to an investment plan administered by Fidelity Investments up to the IRS annual limit. There are many investment options to choose from, including a self-directed brokerage account. Mayo Clinic will make matching contributions on the first 4% that the employee contributes (if eligible). The match level ranges from 50% to 100% based on your length of pension benefit service.

EDELMAN FINANCIAL ENGINES

Participants in the 403(b)/401(k) plans are automatically enrolled in Personal Asset Management Services from Edelman Financial Engines. Your account will be reviewed periodically and your asset allocation will be updated based on your demographic information and current market conditions. Edelman Financial Engines provides retirement planning tools and advisors to answer questions and assist in retirement planning. The first \$5,000 is managed at no charge. You may opt out of this service at any time.

DEFERRED COMPENSATION 457(B)

Eligible staff members may defer pre-tax dollars in a Fidelity-administered investment program.

Time Away From Work

VACATION

Vacation days are allotted annually based on your years of experience (since your residency was completed) and prorated for newly hired staff based on their start date.

YEARS OF EXPERIENCE	ALLOTMENT
0-4	22 days
5-14	25 days
15-24	30 days
25+	32 days

SHORT-TERM, LONG-TERM DISABILITY

Both Short- and Long-Term Disability coverage is provided by Mayo Clinic with no premium cost to you.

Short-Term Disability (STD) begins immediately and protects 100% of your salary for the first six months. Long-Term Disability (LTD) protects 84% of gross income on your "own occupation" until you reach age 65.

Life Insurance

EMPLOYER-PAID LIFE INSURANCE

Employer-paid life insurance pays a benefit equal to three times your annual salary, up to the plan's maximum salary limit, to your designated beneficiaries in the event of your death.

EMPLOYER PAID ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE (AD&D)

Employer Paid AD&D insurance pays a benefit amount equal to your annual salary, up to the plan's maximum salary limit, to your designated beneficiaries in the event of your accidental death or a percentage of the benefit for a qualified dismemberment.

VOLUNTARY GROUP UNIVERSAL LIFE INSURANCE

Staff members can elect additional voluntary life insurance in multiples of their annual salary, with premiums based on age. The plan offers a benefit of up to six times your annual salary, payable to your beneficiary in the event of your death. For coverage levels greater than two times salary, Evidence of Insurability is required.

FAMILY TERM LIFE INSURANCE

When you elect Voluntary Group Universal Life Insurance, you may participate in Family Term Life Insurance. You can elect a benefit of one or two times your annual salary for spouse coverage, with premiums based on the age of your spouse. You can elect a benefit of \$10,000 per child at no cost.

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

You can purchase additional Voluntary AD&D coverage at a rate of \$0.12 per \$10,000 of coverage up to a maximum of \$225,000.

Other Benefits

24-HOUR NURSE LINE

Mayo Medical Plan coverage includes a 24-hour nurse line for health care decision support and information.

ADOPTION ASSISTANCE

Plan will reimburse eligible adoption-related expenses up to \$10,000 per adoption. For adoption of a step-child, the maximum benefit is limited to \$500.

AIR AMBULANCE

Mayo Medical Plan coverage includes Air Ambulance Service for emergency medical transportation when you are 150 miles or more from a Mayo Clinic facility is also available.

CRITICAL ILLNESS, ACCIDENT AND HOSPITAL INDEMNITY INSURANCE

Offered by Prudential, these voluntary plans can provide additional benefit payments when the unexpected occurs. The three plans can be elected individually or grouped together and approved claims are paid as a lump sum payment directly to you.

EXCESS PERSONAL LIABILITY

Plan options provide protection of \$3 million or \$5 million in umbrella insurance coverage, beyond requisite personal homeowner/renter and automobile insurance limits.

IDENTITY MANAGEMENT SERVICES

Mayo Clinic provides access to fraud specialists 24 hours a day to help with fraud resolution. Additionally, a copy of your credit report and single bureau credit monitoring is available at no cost.

LEGAL INSURANCE

Plan provides coverage for a wide variety of legal needs for a low monthly premium.

LONG-TERM CARE INSURANCE

Several long term care insurance options are available with premiums that vary according to age and coverage level. Phone consultations are available by appointment with no obligation or fee.

MALPRACTICE INSURANCE

Coverage for professional liability exposure through a privately owned insurance company.

For Wisconsin staff members, coverage is on a claims-made basis and tail coverage is provided if you terminate your employment with Mayo Clinic.

For Minnesota & Iowa staff members, coverage is on an occurrence-basis which means your professional liability coverage applies if the incident occurs during the term of your Mayo employment. Because of this tail coverage is not needed if you terminate your employment with Mayo Clinic.

MAYO CLINIC DEPENDENT SCHOLARSHIP

Dependents of eligible Mayo Clinic staff are able to apply for a scholarship that awards \$3,000 per year for as many as four years of post-high school education. Scholarships are awarded based on ACT and SAT test scores.

OFFICE OF STAFF SERVICES

Our mission is to help Consulting Staff address issues of concern in their professional and personal lives. A financial services representative is available to provide benefit counseling and financial planning services.

TRAVEL & PROFESSIONAL EXPENSE REIMBURSEMENT

Staff Members are eligible for up to 10 trip days annually (prorated for new hires). Total expenses for trip and professional expenses cannot exceed \$7,500 per year.

Legal Summary

This is a high-level summary of certain Mayo Clinic benefits. The summary may or may not be applicable to union employees. It is intended for general information purposes only and should not be considered legal, investment or other benefits advice. This guide is not a legal Summary Plan Description or plan document. If there is a conflict with this information and an official plan document, the official plan document is controlling. Mayo Clinic reserves the right to terminate or amend the Plans at any time, in whole or in part, for any reason. Any such amendment or termination may apply to current and future participants, current and future retirees, covered spouses, beneficiaries and dependents. Please refer to the Summary Plan Description for eligibility requirements for each plan as certain employment categories may or may not be included in coverage.



Video Link: [Benefits Overview](#)

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