guild

2027 Employee Benefit Summary

Medical Benefits

Administered by Blue Cross Blue Shield of Minnesota

	$1,000, 25% Copay Plan High Value or Aware Network		$3,500 - 0% HSA Plan High Value or Aware Network	
	Individual	**Family**	**Individual**	**Family**
Deductible	$1,000	$2,000	$3,500	$7,000
Preventive Care www.healthcare.gov for covered screenings	No charge		No charge	
Coinsurance	25% after deductible		0% after deductible	
Out-of-Pocket Maximum	$3,500	$7,000	$3,500	$7,000
Office Visit	$25 copay		0% after deductible	
Prescription Drug Coverage	Generic: $15 copay Brand: $45 copay Non-Formulary: $85 copay Specialty: 20% up to $200		0% after deductible	
	Check with Customer Service for pharmacies in your network			

Employee Premium Per Paycheck	$1,000 25% Copay Plan		$3,500 - 0% HSA Plan	
	High Value Network	**Aware Network**	**High Value Network**	**Aware Network**
Employee	$79.01	$141.32	$40.83	$74.68
Employee + Spouse/Domestic Partner	$165.82	$296.62	$92.83	$148.03
Employee + Child(ren)	$173.83	$310.94	$97.31	$146.05
Employee + Family	$260.65	$466.25	$145.92	$205.31

Refer to the carrier Summary Benefits of Coverage (SBC) for specific details. Plan cost calculated on 26 pay periods

Blue Cross Blue Shield of MN Networks

High Value: Access to over 60,000 providers throughout Minnesota. National network access is available through the Blue Cross Blue Shield Blue Card. Must reside within the High Value Network service area to enroll.

Aware: Access to over 2 million providers across the United States.

Guild's monthly contribution to employee HSAs:

- Single - $100;
- Employee + Spouse/Domestic Partner OR Employee + Child(ren) - $200;
- Family - $300

Non-employer matched FSA also available.

Dental Benefits

Administered by Blue Cross Blue Shield of Minnesota

	In Network	Out of Network
Individual Deductible	$50	$50
Family Deductible	$150	$150
Annual Maximum (per person)	$2,000	$2,000
Preventive Services	100%	80%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia Services (dependent children age s 0-19)	50% to $1,500 Lifetime Maximum	

Employee Premium Per Paycheck	
Employee Only	$8.35
Employee + Spouse/Domestic Partner	$13.20
Employee + Child(ren)	$9.62
Family	$17.49

Calculated on 26 pay periods

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Vision Benefits

Administered by Blue Cross Blue Shield of Minnesota

	In-Network	Out- of- Network
Eye Examinations (every 12 months)	$10 copay	Up to $40
Frames (every 12 months)	$130 allowance + 20% off remaining balance	Up to $50
Lenses (every 12 months)	$25 copay	Up to $100
Contacts (every 12 months)	Disposable: Up to 4 boxes Planned Replacement: Up to 2 boxes	NA
Medically Necessary	Covered in full	Up to $225
Members can receive benefits for either glasses OR contacts in a 12-month period, not both.		

Employee Premium Per Paycheck	
Employee Only	$2.49
Employee + Spouse/Domestic Partner	$4.72
Employee + Child(ren)	$5.53
Family	$7.78

Calculated on 26 pay periods

Time Off

Annual Time Off Accrual Allowances This is the accrual rate for a FT employee (FTE 1.0), please see Employee Handbook for detailed accrual chart.		
Vacation Accrual	**FT Employee**	**Hours/pay period**
	Years 1 & 2	3.69
	Years 3 & 4	4.62
	Years 5 - 7	5.54
	Years 8+	6.16
Sick & Safety Accrual	4.65 hours per pay period	
Wellness	32 hours per calendar year	
Company Holidays	New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Friday after Thanksgiving, Christmas Day	
Floating Holiday	2 days per calendar year	
Volunteer	8 hours per calendar year	

Paid Time Options

Guild's PTO is designed to be flexible and meet your needs. If you work 20 hours or more per week, you'll receive various categories of paid time off, such as:

- Wellness hours
- Vacation hours
- Sick and safety hours
- Volunteer hours
- Nine designated holidays
- Two floating holidays
- Bereavement hours
- Jury duty hours

Disability and Life Insurance

Administered by MetLife

Guild offers several plans and programs to support your financial well-being and protect you and your family.

- Employer paid short term disability
- Employer paid long term disability
- Employer paid life insurance and AD&D
- Additional life insurance

Teladoc Benefits

Administered by Healthiest You

Guild provides access to 24/7 virtual General Medical, Mental Health, Dermatology, Expert Medical Advice, Nutrition, and Back & Joint Care to employees and their dependents by phone, or video. This benefit is 100% paid for by Guild.

Retirement Planning

Administered by Mutual of America

We believe in supporting our employees to prepare for what matters most and ensuring a secure financial future.

- 403(b) with employer match
- Pre-tax & Roth contributions available

MetLife Value- Added Protection

Administered by MetLife

- Hospital Indemnity Insurance
- Accident Insurance
- Critical Illness Insurance

Flexible Schedules

Many positions offer the opportunity for flexible schedules including hybrid work options and nontraditional hours.