2027 CEE Benefits Summary

Eligibility – Regular, full-time employees working 30 hours or more per week at CEE are eligible to enroll the first of the month following 30 days of employment for medical, dental, FSA, HSA, and life/disability plan, as well as voluntary life, critical illness, and accident plans. Eligibility to contribute to the 403b Tax Deferred Annuity plan is immediate. Eligibility for company contribution to the 403b Plan is after 30 days.

HealthPartners health insurance – We offer two plans through HealthPartners with their Open Access network. The plans pay 100% for preventive care. Monthly premiums are $115.00 for Employee, $421.00 for Employee + Spouse, $291.00 for Employee + Child(ren) and $467.00 for Family (Traditional plan $1,000/75% coverage) or $76.00 for Employee, $315.00 for Employee + Spouse, $217.00 for Employee + Child(ren) and $349.00 for Family ($3,500/90% HDHP plan that is HSA compatible).

Nice Healthcare – All HealthPartners health insurance enrolled employees and dependents are automatically enrolled in Nice Healthcare. Nice Healthcare is personalized, primary care on your schedule, in the comfort of your own home.

First Stop Health - Whole Person Mental Health – All HealthPartners health insurance enrolled employees and dependents are automatically enrolled. No employee premium, no-cost visits for both short and long-term counseling.

Delta Dental insurance – We offer one plan through Delta Dental. The plan pays 100% for diagnostic and preventive services using the Delta PPO and Delta Premier networks. CEE pays 80% of the cost for this plan. Monthly premiums are $6.50 for Employee, $12.50 for Employee + Spouse, $15.50 for Employee + Child(ren), and $21.50 for Family. Coverage max is $1,500 per year with a $50 deductible for non-preventive services per person: $150 per family per calendar year.

Benefit Resource, Inc - VEBA account– CEE deposits $100 per month into an account for eligible medical/dental/vision expenses - the funds carry forward if not used within the year. The money in your VEBA belongs to you, even if you change jobs, health plans, or retire.

Benefit Resource, Inc - flexible spending accounts (FSA) – For 2027, the projected Medical/Dental limit from IRS is $3,500 and Dependent Care limit is $7,500 – employee funds this account with pretax dollars deducted from their paycheck– use it within the calendar year or lose it.

Benefit Resource, Inc – health savings account (HSA) – For those using the HealthPartners High Deductible Health Plan. Employees fund this account with pretax dollars from their paycheck and can use the funds for eligible medical/dental/vision expenses. The IRS maximums are $4,500 single/$9,000 family for 2027. HSA has no “use it or lose it” rule, unused dollars will roll over from year to year. The money in your HSA belongs to you, even if you change jobs, health plans, or retire.

Mutual of Omaha – life insurance – CEE offers life insurance coverage equal to two times annual salary up to $425,000. CEE pays the cost of this plan.

Mutual of Omaha - long term disability insurance – We offer a long-term disability plan that pays 66.66% of pre-disability income after a 3 month waiting period if you are unable to work due to a non-work-related disability. CEE pays the premium for this plan.

Mutual of Omaha – Voluntary life and AD&D insurance – voluntary - employee paid, Guarantee Issuance of 5x salary or $200,000. Option to add spouse and child(ren) life insurance as well.

Mutual of Omaha – Critical Illness Insurance – voluntary - employee paid, elect amounts up to $30,000. Option to add spouse and child(ren) coverage. Wellness Benefit pays $50 per year for health screenings.

Mutual of Omaha – Accident Insurance – voluntary - employee paid, coverage options available for spouse and child(ren). Wellness Benefit pays $50 per year for health screenings.

Mutual of Omaha – employee assistance program – 100% confidential, call toll free anytime, offers free unlimited phone counseling and 3 free sessions with a counselor when you need help with work, home, personal or family issues.

PTO – paid time off – starts accumulating immediately and the accrued rate increases over time.

Education Assistance Program – Requires pre-approval from supervisor and HR before the start of a course/program. Employees who are consistently fulfilling the requirements of their role (as determined by the Supervisor) are eligible. Additionally, the education must meet at least one of the Federal Working Condition Benefit eligibility tests, and it must be pre-approved. Non-degree-seeking/individual coursework/certifications: up to $2,625/calendar year; Degree-seeking coursework: up to $5,250/calendar year.

Public Service Loan Forgiveness (PSLF) Program - CEE employees may be eligible for loan forgiveness because CEE is this type of qualifying organization -- Not-for-profit organizations that are tax-exempt under Section 501(c)(3) of the Internal Revenue Code.

The Standard retirement savings (403b) – Employers and employees fund this account. Employee funds are deducted from their paycheck using either pre-tax or Roth options; eligibility to contribute is immediate. CEE provides a Safe Habor Contribution at 3% of pay to all participants every payroll. CEE will make a non-elective contribution of another 3% of the employees' wages into their 403(b) plus an additional .1% for each year of service (1000 hours). Employer contributions are not contingent upon employee's contribution. All funds are fully vested immediately. Employees may choose their investments from among a list of funds procured by our advisor or use a default investment option.

This is a summary of benefits and is not intended to answer all questions about benefits or provide all details about benefits. More information on each plan (such as deductibles, coverage summaries, and annual maximums) can be found in the 2027 Benefits Guide, available to current employees on CEE Resources. In all cases, the actual Plan Documents and descriptions will supersede the benefit summary and the benefits guide.