

Employee Benefits Summary

The following benefits apply to non-union employees. Union employees are only eligible to receive those benefits stipulated in their collective bargaining agreement.

Benefit Program Eligibility

To be eligible to participate in the Star Tribune health and welfare benefits program, you must be scheduled to work 20 or more hours per week. Star Tribune benefits are effective the first of the month following 28 days of employment at 20+ hours per week.

Medical Plans

The Star Tribune offers the *HealthPartners Healthy Benefits Medical Plan* for non-union employees. The plan uses HealthPartners' Open Access network, which includes all national CIGNA providers.

This plan will not have co-pays, but will include a deductible and co-insurance. For in-network coverage, there will be an annual individual deductible of \$250 and a maximum annual family deductible of \$500. This plan will pay 90 percent of medical expenses after the deductible is satisfied; participants will pay the remaining 10 percent co-insurance. The plan covers preventative care at 100 percent with no deductible.

The Healthy Benefits plan includes a wellness program. The medical plan's annual deductible is waived for employees who complete the wellness program requirements. If an employee elects to cover his/her spouse or same sex domestic partner under the medical plan, the spouse/partner also needs to complete the wellness program in order to have the medical plan deductibles waived. It is not necessary for dependent children to complete the wellness program.

Dental Plan

The Star Tribune offers the Delta Dental Comprehensive Enhanced Plan, utilizing the Delta Dental PPO and Premier Networks.

The plan provides 100% coverage for a preventive care visit, including cleaning and x-rays (limits apply to frequency of x-rays). Basic restorative care, including fillings, is covered at 80%. Periodontics, endodontics and oral surgery are also covered at 80%.

Major restorative care, including crowns, and prosthetics (dentures and bridges) are covered at 50%. The annual maximum benefit per covered person is \$1,300.

Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts allow you to make pretax contributions to designated accounts from which you can be reimbursed for eligible health care or day care expenses. The maximum annual contribution is \$5,000 to each account.

Life Insurance

The Star Tribune provides non-union employees with company-paid Basic Life Insurance equal to one times basic annual salary.

Employee-paid Supplemental Life Insurance is available to non-union employees in multiples of one to four times basic annual salary. Employee-paid Spousal/ Same-Sex Domestic Partner Life Insurance is available to employees in multiples of one or two times basic annual salary.

Accidental Death and Dismemberment

Employee-paid Accidental Death and Dismemberment insurance is available to non-union employees in increments of \$10,000 up to a maximum of \$250,000. Single and family coverage options are available.

Domestic Partner Benefits

Medical, dental, and life insurance coverage is available to same-sex domestic partners of Star Tribune employees.

Vacation

Employees accrue vacation based on years of service. Vacation hours start accruing immediately and can be used after 6 months of service.

Years of Service	Accrual Rate	Weeks Per Year
Less than 3	1 hr/26 hrs worked	2 weeks
3 but less than 6	1 hr/17.333 worked	3 weeks
6 but less than 20	1 hr/13 worked	4 weeks
20 or more	1 hr/10.4 worked	5 weeks

Holidays

Star Tribune observes 6 holidays (New Year's Day, Memorial Day, July 4, Labor Day, Thanksgiving and December 25) plus two "personal" holidays.

Sick Leave

Full-time non-union employees receive 80 hours of paid sick time for use each year, credited to them each January 1. Part-time non-union employees who work 20+ hours per week are credited with an amount of sick time equal to two times their standard weekly hours on January 1. New part-time and full-time employees receive prorated paid sick time hours based on hire date.

Short Term Disability

The Star Tribune provides non-union employees with short-term disability benefits equal to 70% of weekly covered salary when they have an illness or injury causing them to be away from work for a period of more than seven calendar days.

Long Term Disability

The company-paid Basic Long Term Disability Plan provides non-union employees with coverage equal to 30% of basic earnings for disabilities lasting more than 5 months. Employee-paid Supplemental Long Term Disability coverage equal to an additional 30% of basic earnings is also available.

401(K) Plan

You may contribute up to 25% of your pre-tax income (subject to the IRS limits) to your 401(K) account once you have met eligibility requirements.

Star Tribune will make an automatic contribution into your account in the amount of 1.5% of your certified earnings.

In addition, Star Tribune will match \$.25 for every dollar you contribute up to the first 6% of your certified earnings.

You direct the investment of your contributions in a variety of the investment options offered under the Star Tribune 401(K) Plan. You immediately become 100% vested in your contributions as well as Star Tribune contributions to your account.

Pension Plan

This plan will provide a monthly income at retirement age. Star Tribune makes the contributions to this plan and all regular employees are automatically enrolled in the plan upon completing 1,000 hours of service. The benefit amount is based on age, final average pay, and years of service.

Pretax Parking Program

The Pretax Parking allows you to pay company-sponsored parking fees on a pretax basis.

Tuition Assistance Program

The Star Tribune provides a Tuition Assistance Program for those who want to enhance their career opportunities through education. This program reimburses you for eligible tuition expenses when you successfully complete approved courses that support your career development. The maximum annual reimbursement amount is \$3,500 for full-time employees and \$1,500 per year for part-time employees scheduled to work 20+ hours per week.

Ceridian LifeWorks Employee Assistance Program

The Star Tribune provides access to the Ceridian LifeWorks program - a confidential employee work and life assistance program. All employees and their families are eligible for this free service 24-hours-a-day, 7-days-a-week. The LifeWorks program provides counseling, education and a wide variety of information on subjects including financial planning, looking for a college, resources for the elderly, assistance finding day care for children and balancing work/personal life.