

# Employee Benefits Summary

## Please Note:

This Benefits Summary applies to non-union employees and many union-represented employees. However, benefits eligibility and some benefit programs will vary from this Summary for some union-represented employees, according to the terms of their collective bargaining agreements.

## Benefit Program Eligibility

To be eligible to participate in the Star Tribune medical plans, you must be scheduled to work 30 or more hours per week. Eligibility for other benefit programs requires a work schedule of 20 or more hours per week. Most Star Tribune benefits are effective the first of the month following 28 days of eligible employment.

## Medical Plans

Star Tribune offers the *HealthPartners Open Access* and *HealthPartners Empower HSA* medical plans, utilizing the HealthPartners Open Access network. The Open Access Plan has an annual deductible and co-insurance. The Empower HSA Plan is a qualified high-deductible health care plan. Both plans include a wellness program feature.

## Dental Plan

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

The plan provides 100% coverage for preventive care. Basic restorative care, including fillings, is covered at 80%. Major restorative care, including crowns and bridges are covered at 50%. The annual maximum benefit per covered person is \$1,300.

## Paid Time Off (PTO)

Employees receive an annual allotment of paid time off (PTO) hours to use for vacations, holidays, sick days and other paid time off occasions. PTO is allotted based on years of service. The allotment for a full-time (40 hours per week) employee is:

Years of Service	Annual PTO Allotment
Less than 3	184 hours (23 days)
3 but less than 6	224 hours (28 days)
6 or more	264 hours (33 days)

PTO is pro-rated for part-time employees. Upon hire, new employees are allotted a pro-rated amount of PTO for their first year.

## Short Term Disability

The Star Tribune provides short-term disability benefits equal to 70% of weekly base pay when employees 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 employees with coverage equal to 30% of base pay for disabilities lasting more than 5 months. Employee-paid Supplemental Long Term Disability coverage equal to an additional 30% of base pay is also available.

## Life Insurance

The Star Tribune provides employees with company-paid Basic Life Insurance equal to one times annual base pay.

Employee-paid Supplemental Life Insurance is available in multiples of one to four times annual base pay. Employee-paid Spousal/ Same-Sex Domestic Partner Life Insurance is also available in multiples of one or two times annual base pay.

## Accidental Death and Dismemberment

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

## 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.

## 401(k) Plan

You may contribute up to 25% of your pre-tax income (subject to the IRS limits) to your 401(k) account.

You direct the investment of your contributions in a variety of the investment options offered under the Star Tribune 401(k) Plan with Fidelity Investments.

Star Tribune temporarily suspended its company match to the 401(k) Plan in March 2009.

### **Domestic Partner Benefits**

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

### **Pretax Parking Program**

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

### **LifeWorks Employee Assistance Program**

The Star Tribune provides access to the Ceridian LifeWorks program - a confidential employee 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, legal assistance, health issues, and handling life's every day challenges.

### **Tuition Assistance Program**

You can be reimbursed for your tuition costs after successfully completing pre-approved job or career-related courses. Maximum reimbursement is \$3500 for full-time employees and \$1500 for part-time 30+ employees per calendar year. You can participate in the program after completing six months of employment with the Company prior to the start date of your course.