

Allina Health makes the proposal set forth below.

2. **Health Insurance:**

Abbott Northwestern/PEI: Replace Section 24.A with a substitute provision and letter of understanding as described in Exhibit A.

Mercy: Replace Section 26.A with a substitute provision and letter of understanding as described in Exhibit B.

United: Replace Section 28(a) with a substitute provision and letter of understanding as described in Exhibit C.

Unity: Replace Section 26.A with a substitute provision and letter of understanding as described in Exhibit D.

Allina Health reserves the right to add, subtract, or modify its proposals and the right to make counter-proposals regarding any proposals submitted by the Union.

EXHIBIT A

24. **INSURANCE BENEFITS:**

A. Health Insurance:

1. Regularly scheduled nurses with a work agreement of 0.4 FTE or greater may participate in the Hospital's medical insurance plans under the same terms and conditions applicable to the Hospital's non-contract employees as such plans may be amended from time to time by the Hospital at its discretion, provided that the premium subsidy (the amount Allina Health will contribute toward premiums) for each plan will be as follows:

Single	85 percent
Single + Children	80 percent
Single + Spouse	75 percent
Family	75 percent

2. A nurse who terminates employment at or after age 55 or who meets Rule of 85 eligibility and is eligible and has applied for pension benefits under a pension plan for Minnesota Nurses Association members to which a hospital employer has contributed shall have the opportunity to continue employee and dependent coverage in the group hospitalization and medical insurance program at the hospital at which the nurse was last employed, as such program is provided for in this section at the group rate and at the nurse's expense. Such nurse shall be entitled to continue this coverage until such time as both the nurse and her/his spouse qualify for Medicare, at which time the coverage will terminate.

This benefit continuation period is in addition to any C.O.B.R.A. benefits that may apply.

An additional hospitalization insurance provision effective June 1, 1995, relating to senior nurses at the time of a layoff or major nursing restructuring is set forth in Section "Temporary Staffing Adjustments," Subsection Layoff, of this Contract Agreement.

3. The following provisions shall be applicable to the hospital's existing Health Plans:
 - a. Open Enrollment: Open enrollment shall be provided on an annual basis for the hospital's existing plans.
 - b. Appeal Process: Each plan provided by a hospital shall contain an appeal process through which a nurse may challenge a denial of coverage, denial of a claim, or the amount of the claim allowed.

- c. Pre-Existing Conditions: The plans shall not impose an exclusion of or limitation of coverage for pre-existing conditions for nurses enrolling upon employment, upon a change in life situation (marriage, death, birth, divorce), or during open enrollment.
4. Regularly scheduled full- and part-time nurses who are participating in the hospital's health and hospitalization insurance program and who transfer to a part-time position not meeting the hours requirement in Section "Part-Time Nurses," Subsection Part-Time Increments, Vacation, and Sick Leave (Section 6.C.3), or to a casual part-time status, may continue employee and dependent coverage in the group hospitalization and medical insurance program at the group rate and at the nurse's expense for a maximum period of eighteen (18) calendar months.
5. Copies of each Summary Plan Description shall be furnished promptly to MNA as well as to all eligible nurses. MNA shall be furnished policies, specifications, and related information upon request.

Abbott Northwestern Hospital and Phillips Eye Institute

and

Minnesota Nurses Association

SUBJECT: Health Insurance

In addition to the health insurance plans described in Section 24.A of the collective bargaining agreement, registered nurses may participate in additional health insurance plans as described below.

1. Through December 31, 2018, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Choice Plan as it is designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Choice Plan	
Single	\$407.61 per pay period
Single + One	\$683.65 per pay period
Family	\$863.65 per pay period

2. Through December 31, 2017, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Advantage, Plus, and 250 plan as they are designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Advantage Plan	
Single	\$335.82 per pay period
Single + One	\$563.19 per pay period
Family	\$711.35 per pay period

Plus Plan	
Single	\$658.68 per pay period
Single + One	\$1,030.94 per pay period
Family	\$1,302.00 per pay period

250 Plan	
Single	\$405.25 per pay period
Single + One	\$679.15 per pay period
Family	\$858.12 per pay period

This letter of understanding will sunset on December 31, 2018.

EXHIBIT B

26. **INSURANCE BENEFITS**

A. Health Insurance:

1. Regularly scheduled nurses with a work agreement of 0.4 FTE or greater may participate in the Hospital's medical insurance plans under the same terms and conditions applicable to the Hospital's non-contract employees as such plans may be amended from time to time by the Hospital at its discretion, provided that the premium subsidy (the amount Allina Health will contribute toward premiums) for each plan will be as follows:

Single	85 percent
Single + Children	80 percent
Single + Spouse	75 percent
Family	75 percent

2. A nurse who terminates employment at or after age 55 or who meets the Rule of 85 eligibility requirements and is eligible and has applied for pension benefits under a pension plan for Minnesota Nurses Association members to which a Hospital employer has contributed shall have the opportunity to continue employee and dependent coverage in the group medical insurance program at the Hospital at which the nurse was last employed, as such program is provided for in this Section, at the group rate and at the nurse's expense. Such nurse shall be entitled to continue this coverage until such time as both the nurse and her/his spouse qualify for Medicare, at which time the coverage will terminate. This benefit is separate from any C.O.B.R.A benefits that may apply.

An additional medical insurance program provision relating to senior nurses at the time of a layoff or major nursing restructuring is set forth in Section 15, "Temporary Staffing Adjustments, Low-Need Days, and Layoff," subsection E relating to Layoff of this Contract Agreement.

3. Regularly scheduled full- and part-time nurses who are participating in the Hospital's medical insurance program and who transfer to a part-time position not meeting the hours requirement in Section 6.C.3 or to a casual part-time status, may continue employee and dependent coverage in the group and medical insurance program at the group rate and at the nurse's expense for a maximum period of eighteen (18) calendar months.

Mercy Hospital
and
Minnesota Nurses Association
SUBJECT: Health Insurance

In addition to the health insurance plans described in Section 26.A of the collective bargaining agreement, registered nurses may participate in additional health insurance plans as described below.

1. Through December 31, 2018, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Choice Plan as it is designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Choice Plan	
Single	\$407.61 per pay period
Single + One	\$683.65 per pay period
Family	\$863.65 per pay period

2. Through December 31, 2017, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Advantage, Plus, and 250 plan as they are designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Advantage Plan	
Single	\$335.82 per pay period
Single + One	\$563.19 per pay period
Family	\$711.35 per pay period

Plus Plan	
Single	\$658.68 per pay period
Single + One	\$1,030.94 per pay period
Family	\$1,302.00 per pay period

250 Plan	
Single	\$405.25 per pay period
Single + One	\$679.15 per pay period
Family	\$858.12 per pay period

This letter of understanding will sunset on December 31, 2018.

EXHIBIT C

28. INSURANCE BENEFITS

(a) Health Insurance

- (1) Regularly scheduled nurses with a work agreement of 0.4 FTE or greater may participate in the Hospital's medical insurance plans under the same terms and conditions applicable to the Hospital's non-contract employees as such plans may be amended from time to time by the Hospital at its discretion, provided that the premium subsidy (the amount Allina Health will contribute toward premiums) for each plan will be as follows:

Single	85 percent
Single + Children	80 percent
Single + Spouse	75 percent
Family	75 percent

- (2) A nurse who terminates employment at or after age 55 or who meets the Rule of 85 eligibility requirements and is eligible and has applied for pension benefits under a pension plan for Minnesota Nurses Association Members to which a Hospital employer has contributed shall have the opportunity to continue employee and dependent coverage in the group medical insurance program at the Hospital at which the nurse was last employed, as such program is provided for in this Section, at the group rate and at the nurse's expense. Such nurse shall be entitled to continue this coverage until such time as both the nurse and her/his spouse qualify for Medicare, at which time the coverage will terminate. This benefit is separate from any C.O.B.R.A benefits that may apply.

An additional medical insurance program provision relating to senior nurses at the time of a layoff or major nursing restructuring is set forth in Section 14, Temporary Staffing Adjustments, Low Need Days and Layoff, Section 6(d) relating to Layoff of this Contract Agreement.

- (3) Regularly scheduled full and part-time nurses who are participating in the Hospital's medical insurance program and who transfer to a part-time position not meeting the hours requirement in Section 6(c)(3) or to a casual part-time status, may continue employee and dependent coverage in the group and medical insurance program at the group rate and at the nurse's expense for a maximum period of eighteen (18) calendar months.

United Hospital
and
Minnesota Nurses Association
SUBJECT: Health Insurance

In addition to the health insurance plans described in Section 28(a) of the collective bargaining agreement, registered nurses may participate in additional health insurance plans as described below.

1. Through December 31, 2018, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Choice Plan as it is designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Choice Plan	
Single	\$407.61 per pay period
Single + One	\$683.65 per pay period
Family	\$863.65 per pay period

2. Through December 31, 2017, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Advantage, Plus, and 250 plan as they are designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Advantage Plan	
Single	\$335.82 per pay period
Single + One	\$563.19 per pay period
Family	\$711.35 per pay period

Plus Plan	
Single	\$658.68 per pay period
Single + One	\$1,030.94 per pay period
Family	\$1,302.00 per pay period

250 Plan	
Single	\$405.25 per pay period
Single + One	\$679.15 per pay period
Family	\$858.12 per pay period

This letter of understanding will sunset on December 31, 2018.

EXHIBIT D

26. **INSURANCE BENEFITS:**

A. Health Insurance:

1. Regularly scheduled nurses with a work agreement of 0.4 FTE or greater may participate in the Hospital's medical insurance plans under the same terms and conditions applicable to the Hospital's non-contract employees as such plans may be amended from time to time by the Hospital at its discretion, provided that the premium subsidy (the amount Allina Health will contribute toward premiums) for each plan will be as follows:

Single	85 percent
Single + Children	80 percent
Single + Spouse	75 percent
Family	75 percent

2. The following provisions shall be applicable to the hospital's Health Plans:
 - a. Open Enrollment: Open enrollment shall be provided on an annual basis for the hospital's existing plans.
 - b. Appeal Process: The Medical Program shall contain a claim and appeal procedure compliant with ERISA which will provide a nurse with the opportunity to challenge the denial of claim for benefits.
3. The Medical Program shall provide continuation coverage in accordance with COBRA and applicable regulations.

Unity Hospital

and

Minnesota Nurses Association

SUBJECT: Health Insurance

In addition to the health insurance plans described in Section 26.A of the collective bargaining agreement, registered nurses may participate in additional health insurance plans as described below.

1. Through December 31, 2018, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Choice Plan as it is designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Choice Plan	
Single	\$407.61 per pay period
Single + One	\$683.65 per pay period
Family	\$863.65 per pay period

2. Through December 31, 2017, regularly scheduled nurses with a work agreement of 0.4 FTE or greater and employed by the Hospital on the effective date of this letter of understanding may participate in the Advantage, Plus, and 250 plan as they are designed as of the effective date of this letter of understanding with the premium subsidies (the amount Allina Health will contribute toward premiums) as follows:

Advantage Plan	
Single	\$335.82 per pay period
Single + One	\$563.19 per pay period
Family	\$711.35 per pay period

Plus Plan	
Single	\$658.68 per pay period
Single + One	\$1,030.94 per pay period
Family	\$1,302.00 per pay period

250 Plan	
Single	\$405.25 per pay period
Single + One	\$679.15 per pay period
Family	\$858.12 per pay period

This letter of understanding will sunset on December 31, 2018.