

Augsburg Fortress

PUBLISHERS

Benefits Overview 2026 MN Employees

Eligibility: Full-Time Regular Employees working 30+ Hours per Week

Begin: The first of the month following 30 days of employment. If the first workday of the month falls on a regularly scheduled holiday or a weekend, benefits will begin the first of the month following.

High Deductible Health Care Plan		
Benefits Highlights	In Network	Out of Network
Annual Deductible (Individual/Family)	\$4,000/\$8,000	\$13,000/26,000
Annual Out-Of-Pocket Maximum (Individual/Family)	\$8,000/\$16,000	\$20,000/\$40,000
Co-insurance	25% after deductible	50% after deductible
Employee Monthly Premiums	Select Network	Open Access Network
Employee Only	\$148	\$195
Employee + 1	\$447	\$540
Family	\$706	\$851

Health Savings Account (HSA)		
An HSA allows you to set aside pre-tax money to be used for qualifying medical expenses now or in the future.		
Augsburg Fortress Publishers HSA Contributions	Employee Only Coverage	Employee + Dependent Coverage
Semi-Annual Contribution (January & July)	\$330	\$660
Total HSA Contribution	\$660	\$1,320
Including employer contributions, employees can set aside up to the IRS maximum \$4,400.00 for single coverage and \$8,750.00 for family coverage. If you are 55 or older you can make an additional catch-up contribution of \$1,000.00.		

Dental Plan				
Benefit Highlights	Delta Dental PPO		Delta Dental Premier	
	In Network	Out of Network	In Network	Out of Network
Annual Deductible (Individual/Family)	\$0	\$25/\$75	\$25/\$75	\$25/\$75
Annual Maximum Per Person	\$1,500	\$1,500	\$1,500	\$1,500
Level of Coverage	Employee Only		Employee + 1	Family
Employee Monthly Premium	\$15		\$30	\$50

Vision Plan				
Benefit Highlights		In Network		
Exam/Plus Providers Exam		\$10/\$0		
Contact Lens- Standard		Up to \$40- contact lens fit and two follow-up visits		
Frame		\$0 copay; 20% off balance over \$150 allowance		
Contact Lenses- Conventional		\$0 copay; 20% off balance over \$150 allowance		
Level of Coverage	Employee Only	Employee +Spouse	Employee + Child(ren)	Family
Employee Monthly Premium	\$7.80	\$14.82	\$15.60	\$22.93

Disability Benefits
<p>Short Term Disability</p> <p>The STD plan is a company-paid benefit that provides income replacement if you can't perform your job for more than 7 consecutive days due to a medically certified condition. You'll receive 50% of your normal earnings. In the case of state paid leave benefits, STD salary continuation may be used as a supplement to state paid leave benefits, with STD salary continuation supplementing those state-provided benefits up to a maximum of 50% of regular salary.</p>
<p>Long Term Disability</p> <p>The LTD plan is a company-paid benefit that provides income if you're unable to perform your job for over 90 consecutive days due to a medically certified condition. It offers 60% of your monthly earnings, up to \$6,000, and is considered taxable income.</p>

Life and Accidental Dismemberment Insurance (AD&D)
<p>Basic Life and AD&D</p> <p>Augsburg Fortress Publishers provides company-paid Basic Life and AD&D Insurance, providing financial protection in the event of your death. Coverage is 1x your base annual salary, plus an additional 1x for accidental death.</p>
<p>Supplemental Life and AD&D Insurance for employees and dependents</p> <p>Augsburg Fortress Publishers offers Supplemental Life Insurance and AD&D for you and your dependents, providing financial protection in the event of death. Guarantee issue amounts are \$170,000 for employees, \$30,000 for spouses, and full benefits for children. Premiums vary based on coverage amount and age bands.</p>

Group Critical Illness Insurance
<p>Voluntary Critical Illness Insurance offers a fixed lump-sum benefit upon diagnosis of a critical illness, such as a heart attack or stroke. Guaranteed issue amounts are \$20,000 for employees and spouses, with full benefits for children. Costs vary based on coverage and age bands.</p>

Group Hospital Indemnity Insurance				
Voluntary hospital indemnity insurance provides a range of fixed lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs.				
Level of Coverage	Employee Only	Employee +Spouse	Employee + Child(ren)	Family
Employee Monthly Premium	\$18.90	\$38.73	\$27.61	\$46.89

Group Accident Insurance				
Pays a lump-sum benefit to help with the out-of-pocket medical and/or non-medical expenses for injuries resulting from a covered accident or for accidental death & dismemberment				
Level of Coverage	Employee Only	Employee +Spouse	Employee + Child(ren)	Family
Employee Monthly Premium	\$6.95	\$10.94	\$15.52	\$19.69

Flexible Spending Accounts (FSA)

Allows you to set aside tax-sheltered money to be reimbursed for eligible dental, vision, dependent childcare expenses, and eligible parking expenses.

Health Care FSA

Employees can elect to set aside up to \$3,400 in pre-tax dollars per plan year, with the amount withheld equally from 24 paychecks.

Dependent Care Reimbursement Account

Employees can elect to set aside up to \$7,500 in pre-tax dollars per plan year, with the amount withheld equally from 24 paychecks.

Parking Reimbursement Account

Employees can elect to set aside up to \$340 in pre-tax dollars per month, with the amount withheld equally from 24 paychecks.

Transit Pass Benefit

Metro Transit allows employees to use pre-tax dollars for a monthly MetroPass or Stored Value cards. MetroPass costs \$83 per month for unlimited bus and rail use, while Go-To Stored Value cards can be purchased in \$10 increments.

403(b) Retirement Savings Plan

To enroll in the plan, you must be 21. New employees are automatically enrolled at a 6% deduction starting the first payroll after 30 days. You can change your deferrals anytime. In 2026, contributions can range from 1% to 100% of your compensation, up to the IRS limit of \$24,500. Those aged 50 or older can make an additional \$7,500 in catch-up contributions. For every \$1 you contribute, Augsburg Fortress Publishers matches \$0.50, up to 6%. Employer contributions are 100% vested from the start.

Paid Time Off

Company Holidays

The office is closed for 11 company holidays each year, during which employees receive paid time off.

Sick Days:

All regular full-time employees accrue 8 hours per month.

Vacation Days:

Employees with less than 5 years of service accrue 11.4 hours per month, capped at 280 hours. Those with 5 or more years of service accrue 14.7 hours per month, also up to a maximum of 280 hours.

Volunteer Day:

Augsburg Fortress Publishers acknowledge that community issues impact our organization's success. As a result, regular full-time employees are allowed one paid day each year for volunteer activities.

Employee Assistance Program (EAP)

HealthPartners Employee Assistance Program (EAP) is a proven strategy for assisting employees and their families with personal and work-related problems, difficulties and concerns which can and do affect their work performance. Augsburg Fortress Publishers' EAP partner can be reached by phone, text or online.

Well-Being Offerings

Augsburg Fortress Publishers promotes a culture of wellbeing for all employees and sponsors a variety of activities throughout the year. Principal, our retirement plan platform provides a variety of financial tools.

Employee Purchase Privileges

All Augsburg Fortress Publishers employees are eligible to receive a 50 percent discount and free shipping on purchases of Augsburg Fortress Publishers products only.

This sheet is intended to provide a summary of each of the benefit plans. Although care was taken to correctly describe these plans, you should consult the actual certificate of coverage for full details.