

Augsburg Fortress

PUBLISHERS

Benefits Overview 2026

Remote 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	Employee Only	Employee + 1
Employee Monthly Premium	\$178	\$517
		Family
		\$826

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

Short Term Disability

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.

Long Term Disability

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.

Life and Accidental Dismemberment Insurance (AD&D)

Basic Life and AD&D

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.

Supplemental Life and AD&D Insurance for employees and dependents

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.

Group Critical Illness Insurance

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.

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.

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.