

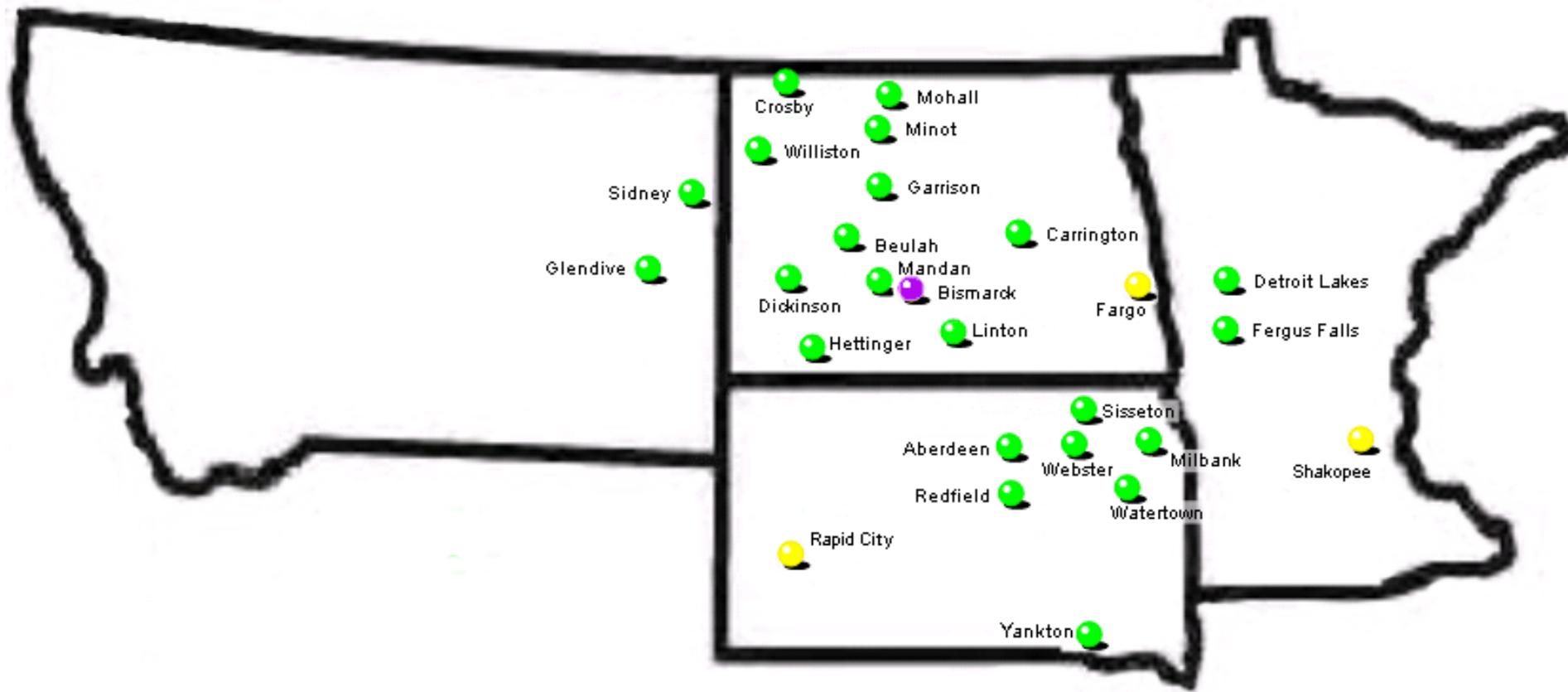
***HEDAHL'S  
WELLNESS  
PROGRAM***



# Dick Hedahl

## President / CEO





- Sidney
- Glendive
- Crosby
- Williston
- Minot
- Garrison
- Beulah
- Carrington
- Dickinson
- Mandan
- Bismarck
- Fargo
- Hettinger
- Linton
- Detroit Lakes
- Fergus Falls
- Aberdeen
- Sisseton
- Webster
- Milbank
- Redfield
- Watertown
- Rapid City
- Yankton
- Shakopee



***Hedahls***  
***Auto Plus***

**Why Wellness?**

# Free to Choose

By Milton & Rose Friedman

## The Spending Matrix

You are the Spender

Whose Money	You	Someone Else
Yours	I	II
Someone Else's	III	IV

- Category I    You are spending Your Own Money on Yourself.  
                  You want to get Good Economy and High Quality.
- Category II    You are spending Your Money on Someone Else.  
                  You want to get Good Economy but Quality is Not as Important.
- Category III    You are spending Someone Else's money on Yourself.  
                  Economy is Not Important but you want High Quality.
- Category IV    You are spending Someone Else's money on a Third Party.  
                  Economy is Not Important and Quality is Not as Important.



*WELLNESS*

*HEDAHL'S HAS IT!*



## Hedahls, Inc. Flexible Benefits and Cafeteria Plan

July 1, 2015 to June 30, 2016

# Overview of Benefits

**Hedahls, Inc.**  
100 E Broadway  
Bismarck, ND  
800-433-2457

**Asset Management Group, Inc.**  
1128 Westrac Dr.  
Fargo, ND 58103  
701-232-6250  
800-370-8877  
jmkasper@amg-nd.com

### Contents:

1. Overview (page 1)
2. Enrollment Procedure (page 2)
3. Major Medical (page 3)
4. Life Insurance (page 4)
5. Dental (page 5-6)
6. Vision (page 7)
7. Supplemental Benefits (page 8)
8. ESOP/401(k) (page 9)
9. MRA & DCA (page 10, 11)

### Eligibility

All full time employees who regularly work 30 hours or more per week and have 60 days of employment, are eligible to participate in:

- Flexible Benefits Plan and Cafeteria Plan
- Base Cafeteria Dollars
- Wellness EarnBack Dollars
- Those employees who work between 20 and 30 hours per week, may participate in the Flexible Benefits Plan by utilizing their own dollars, but are not eligible to participate in the company's major medical plan, group life plan, or Base Cafeteria Dollars and Wellness EarnBack Plan.

### The Wellness Earnback Plan

Each eligible employee may participate in the Wellness Earn Back Plan to earn additional Benefit Dollars in two categories:

- 1. Body Mass Index**  
\$40 for each employee if their height and weight falls within the standard guidelines.
- 2. Tobacco Usage**  
\$40 for each employee who certifies that they have not used tobacco products for 3 months, and will refrain from usage through June 30 of next year. Also, anyone who has completed a smoking cessation program during the plan year and has been tobacco free for at least 120 days, and will refrain from usage.

### The 6 Parts of Our Benefits Plan

- Flexible Benefits Plan (page 1)
- Wellness EarnBack Plan (page 1)
- Health Insurance Benefits (page 3)
- Supplemental Benefits (pages 4-8)
- ESOP/401(k) Plan (page 9)
- Medical Reimbursement, Dependant Care (page 10,11)

### Special Qualifications

**An employee is not eligible to receive Wellness Dollars if the employee is not covered by either Hedahls health plan or the spouse's employer's health plan or a qualified alternative plan**

If it is unreasonably difficult due to a medical condition for you to achieve the standards for the Wellness Dollars under this program, or if it is medically inadvisable for you to attempt to achieve the standards for the Wellness Dollars under this program, call Harold at HQ. 800-433-2457 extension 213, and we will work with you to develop another way to qualify for the Wellness Dollars.

### The Flexible Benefits and Cafeteria Plan

- In order to qualify for these Benefits, you must be covered by major medical health insurance either through Hedahls' or a qualifying plan. We will require that you verify your health insurance coverage and sign a Waiver of Participation if you choose not to participate in Hedahls' Health Insurance Plan.
- Each eligible employee will receive a Base Cafeteria Monthly Benefit of \$280.00 to purchase benefits. A menu of benefits is available to make your benefit choices. You are able to choose those benefits which you desire.

### Early Detection Screening (Optional)

Statistics prove that if we can detect potential health damaging conditions early enough, lives can be saved and health care costs can be reduced. In order to attempt to identify potential health damaging conditions early, our benefit plan will pay **Wellness EarnBack Dollars** to each employee and spouse who will have the following tests completed:

<b>A. Cancer Screening</b>	<b>\$25</b>
<b>B. Cholesterol Check</b>	<b>\$25</b>
<b>C. Blood Pressure Check</b>	<b>\$25</b>
<b>D. Blood Sugar Check</b>	<b>\$25</b>

Upon completion of any of these above tests, the employee will receive **\$25.00 in Wellness EarnBack Dollars** for each test completed by the employee and spouse. The tests must be completed before June 30th and the Wellness EarnBack Dollars will be paid in the next plan year, as long as the employee is employed by the company on July 1st of the next plan year. It will be up to each individual to take appropriate medical action if the test results so recommend.



## Hedahls, Inc. Flexible Benefits and Cafeteria Plan

July 1, 2015 to June 30, 2016

# Enrollment Procedure

**Hedahls, Inc.**  
100 E Broadway  
Bismarck, ND  
800-433-2457

**Asset Management  
Group, Inc.**  
1128 Westrac Dr.  
Fargo, ND 58103  
701-232-6250  
800-370-8877  
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### Step One - Read the Brochure

Please read this brochure in its entirety, to better understand how our Hedahls, Inc. Flexible Benefits and Cafeteria Plan works. Also, carefully read the brochures which describe our Supplemental Benefits: Cancer, Accident, Short Term Disability and Critical Illness.

### Step Two - Choose your Benefits

Determine which of the following benefits you wish to participate in at this time:

- Major Medical Health Insurance
- Dental Insurance
- Vision Insurance
- Employee Voluntary Group Life Insurance
- Spouse Voluntary Group Life Insurance
- Children's Voluntary Group Life Insurance
- Cancer Insurance
- Short Term Disability Insurance
- Personal Accident Insurance
- 401(k) Plan/ESOP
- Medical Reimbursement
- Dependent Care Account

### Step Three - Enrollment Meetings

Be ready to make your enrollment decisions during your annual re-enrollment meeting, where you will meet personally with the enrollment counselors. Remember, when you make your benefit decisions for the plan year, they cannot be changed, unless you have a qualifying family status change.

### Step Four - Benefit Dollars

Remember, we encourage our employees to use your Wellness Dollars to participate in benefits offered on our menu of benefits.

### For Mid-Year Phone Enrollment

Complete the above steps. Carefully review the brochures included in your enrollment packet that describe the benefits.

Your enrollment counselor will be contacting you by phone to help you enroll in your benefits. You must be ready to make your enrollment decisions when you visit with your enrollment counselor. **Please be certain you have this enrollment packet with you at work.** All of your questions about all of our benefits will be explained thoroughly to you during the telephone enrollment.

### Additional Information

- If you are ready to enroll in the plan before the enrollment counselor calls you, please call Asset Management Group at (800) 370-8877 and schedule your enrollment session. This will take about 15-20 minutes on the phone.
- Because we have definite deadlines that must be adhered to, your cooperation in completing your enrollment on a timely basis is vital.
- Take the time to read and review all of the enclosed material. When you visit with the enrollment counselor, be courteous and complete the necessary paperwork on a timely basis. We all appreciate your cooperation.



## Hedahls, Inc. Flexible Benefits and Cafeteria Plan

July 1, 2015 to June 30, 2016

# Major Medical Insurance

**Hedahls, Inc.**  
100 E Broadway  
Bismarck, ND  
800-433-2457

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1128 Westrac Dr.  
 Fargo, ND 58103  
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### Self-Insured Health Plan

Hedahls' group health insurance plan is issued by Blue Cross/Blue Shield of North Dakota. Hedahls has a modified self-insurance plan, where Hedahls pays the first \$10,000 of each claim, after you pay your deductible and coinsurance payments.

Once the \$10,000 ceiling is reached on a claim, Blue Cross/Blue Shield pays all costs above the \$10,000 claim. Hedahls payments for claims are subject to the claims of our general creditors and our financial ability to pay. We have been self-insured since 1986, and over the years, we have saved money due to the nature of a modified self-insured plan.

Because we are self-insured, if our claims stay low, we as a company and all of our employees will benefit, because we do not have to pay for claims that do not occur. Fewer claims means we keep the dollars that would normally be paid in premiums. Because of this fact, it is in all of our interests to make every attempt possible to keep our claims low. By emphasizing positive life styles, such as non-tobacco usage, reduced alcohol consumption, weight control and screening for cholesterol, cancer, high blood pressure and blood sugar, we hope to discover illnesses before they become serious. Additionally, through life style changes, it is our goal that our employees and families will have less illness, due to lifestyle decisions.

We have had to increase our premiums this year. To help offset these increases we increased employee base dollars to \$280 per month.

### Plan Highlights

Our deductible is \$500 per person per year. The annual maximum out of pocket amount a single must pay is \$1,500. A single plus dependent is \$2,250. For a family, it is \$3,000.

**Please consult the Blue Cross/Blue Shield plan description for complete details.**

### Outpatient Hospital and Medical Services

After the deductible is paid, the plan pays various benefits. Some procedures have a \$15 to \$25 copayment and then benefits are covered 100%. Other procedures are paid at 80%. Please consult the Blue Cross/Blue Shield plan description for complete details.

### Psychiatric and Substance Abuse

After the deductible, the plan pays 80% of allowed charges for 60 days for Inpatient services and 80% of allowed charges to 46 days for Partial hospitalization. Please consult the Blue Cross/Blue Shield plan description for complete details.

### Summary Plan Description

There are various additional coverages and benefits. Please consult the Blue Cross/Blue Shield Summary Plan Description for complete details.

For all questions pertaining to your Blue Cross/Blue Shield health plan, please contact the Blue Cross/Blue Shield representative who services our plan:

**Nicole: 701-223-6348.**

### Monthly Major Medical Premiums History

	2015/16	2014/15	2013/14	2012/13	2011/12	2010/11	2009/10	2008/09	2007/08	2006/07	2005/06	2004/05	2003/04
Family	\$1082	\$941	\$840	\$840	\$840	\$785	\$741	\$675	\$600	\$522	\$454	\$385	\$385
S + Dep	\$784	\$682	\$609	\$609	\$609	\$569	\$537	\$489	\$425	\$355	\$309	\$262	\$262
Single	\$536	\$466	\$416	\$416	\$416	\$389	\$367	\$334	\$275	\$202	\$176	\$149	\$149

***Hedahls, Inc.***  
**Flexible Benefits and Cafeteria Plan**  
**July 1, 2014 to June 30, 2015**

# **Additional Benefits**

**Life Insurance**

**Dental Insurance**

**Vision Insurance**

**Supplemental Insurance Benefits**

**ESOP / 401(k) Plan**

**Medical Reimbursement Account**

**Dependent Care Account**

**Annual Health Fairs**

For more information contact:

Dick Hedahl

701-221-4210

[dhedahl@hedahls.com](mailto:dhedahl@hedahls.com)

The More Benefits details are on our web site:

[www.hedahls.com](http://www.hedahls.com)

Click on the **Employees** link and then **Wellness and Benefits**

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# Hedahls Auto Plus

*Hedahls.net*  
B2B Catalog

100 E Broadway Avenue  
Bismarck, ND 58501

1-800-HEDAHL5  
fax: 1-701-221-4251

[hedahls@hedahls.com](mailto:hedahls@hedahls.com)

Hedahls is a wholesale auto parts and accessories company, headquartered in Bismarck, North Dakota, and part of the Auto Plus auto parts network of stores. We specialize in everything for cars and trucks, including PB&E paint and body products, engines, replacement parts, windshields, and bumpers, as well as products and solutions to keep your vehicle in top repair.

Our wholesale customers are predominantly auto repair shops and auto body shops. Our retail customers are people who love vehicles and want them looking good and running well.

We have [23 auto parts stores](#), serving the upper mid-west in both Dakotas, Minnesota, and Montana.

**HEDAHL5**  
**Mission Statement!**



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100 East Broadway, PO Box 1038, Bismarck, ND 58502-1038  
701-223 8393 || 800-433-2457 || 701-221 4251 - fax  
July 25 2008 || [www.hedahls.com/index.html](http://www.hedahls.com/index.html)  
Any technical questions or comments on this website e-mail the [webmaster](#)



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100 E Broadway Avenue  
Bismarck, ND 58501

1-800-HEDAHL5  
fax: 1-701-221-4251

[hedahls@hedahls.com](mailto:hedahls@hedahls.com)



Welcome to the **HEDAHL5** Benefits Page.

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- [BMI Chart](#)
- [Hedahls Wellness Program Alternatives](#)

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701-223 8393 || 800-433-2457 || 701-221 4251 - fax  
December 1 2008 || [www.hedahls.com/benefits](http://www.hedahls.com/benefits)

## Early Detection is the Key

Betty Ulrich is the wife of our Glendive store manager, Dick Ulrich. Over the years Betty and Dick have participated in the Wellness Program offered by Hedahls. Recently Betty's cancer screen test showed a sign that she might have breast cancer. Further tests proved that to be the case. Earlier this year, Betty underwent treatments recommended by her doctor to address the problem. Betty's prognosis is good, and she credits the Hedahl Wellness Program with saving her life. Betty said that the Hedahls Wellness Program reminded her that it was important to get the various tests performed. She was able to discover the cancer early enough to give her a good chance of beating it.

Good news for Betty and a good reminder to all of us to lead a healthy lifestyle, and get the preventative and diagnostic tests done each year. Don't leave your money on the table—or your health to chance!

## Good Health is Always Good News

While nothing about our health is guaranteed, the chances of avoiding illness and disease are improved through the lifestyle choices we make. Also the chances of curing or managing the symptoms of disease improve with early detection. That's why an important component of our Wellness program is financial incentives for healthy lifestyle choices and for regular health screening tests.

Our Wellness program has been in place long enough now that we can see some success stories among our own people. Take Darlene Birney of Headquarters, for example. A few years ago she had a cholesterol screening test. They also did a blood sugar test at the same time. Darlene said that the results alarmed the nurse so much that she had Darlene in to see a doctor the very next day. In fact, Darlene had diabetes and didn't even know it. But because it was discovered, she is now able to control the disease by avoiding sugar and taking the lowest dose of medication for diabetes.

Also Hedahls has expanded the screening test program for possible earnback dollars to include blood sugar testing, along with cholesterol, blood pressure, and cancer checks.

But the good news doesn't end there. Darlene's husband, Ross, quit smoking on November 7, 1998. While the financial incentive of the Wellness program may have played a part in his decision to quit, the more important factor was the concern of Darlene and his youngest son. But he also needed the right method to help him quit.

He had tried to quit twice in the last twenty years, but he thinks he has been successful this time because he used a nicotine inhaler to help him. "The inhaler just made sense to me," he said. He also credits Darlene with giving him lots of encouragement through the process. "Darlene was a great help."

Ross says he feels like he has lots more energy now and is looking forward to the one-year anniversary of his being smoke-free.

Thanks to Darlene and Ross for sharing their stories and wish them best of luck. If you have questions about our Wellness program, please call Dick Hedahl or Chuck Clairmont at Headquarters.



®

***Hedahls***  
***Auto Plus***

*[www.hedahls.com](http://www.hedahls.com)*

**Dick Hedahl**  
**President / CEO**

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