

Benefits at a glance

As part of the compensation package, we offer a competitive and comprehensive benefits package. It is designed to help you take care of the things that are important to you and your family.

We offer the below benefits to help meet our employees' work and life goals. This program provides benefit options and gives you the opportunity to choose which option(s) best fit your needs.

New employees may enroll in benefits any time up to 31 days following their hire date. Benefits commence the first of the month following the employee's hire date.

Medical

There are two medical plan options: The Choice Plus Plan and the Advantage HSA with varying premiums, copays, and coverage levels. You and Black Hills share the cost of this benefit. All medical plan choices feature a preferred provider organization that provides a higher level of benefit when you use in-network providers and are administered by Wellmark Blue Cross Blue Shield of South Dakota.

Vision

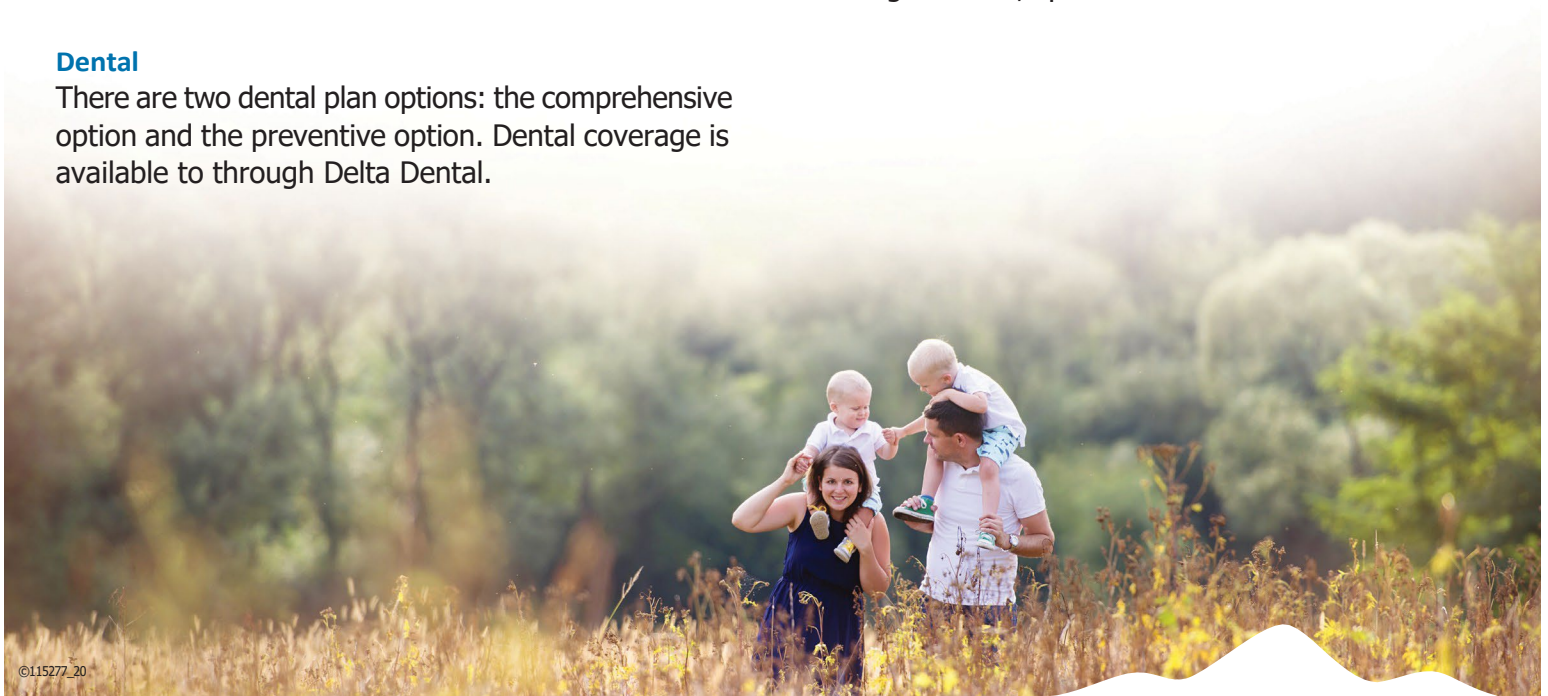
Vision is an optional benefit that helps pay for vision care, including corrective lenses. Our vision plan is administered through VSP.

Life Insurance

We provide company-paid life insurance and employees have the option to purchase supplemental coverage for self, spouse and children.

Dental

There are two dental plan options: the comprehensive option and the preventive option. Dental coverage is available to through Delta Dental.



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Benefits at a glance *(Continued)*

Accidental Death & Dismemberment

Black Hills provides company-paid AD&D insurance. Employees have the option to purchase supplemental coverage for self, spouse and children.

Paid Time Off

We offer benefits to help employees take time off work they need. Paid time off is an important benefit, which helps us achieve a healthy work/life balance and give flexibility to use time when needed. The number of hours earned each month is based on years of service. A maximum of 240 unused hours can be carried over into the following year.

Holidays

We offer a standard holiday schedule, including eight fixed holidays when offices are closed and three floating holidays that provide employees more flexibility.

Short-Term Disability

The STD plan offers eligible employees a company-provided benefit that protects home income when they are unable to work temporarily due to illness or injury.

Long-Term Disability

We provide a basic level of LTD, and employees have the option of purchasing a higher level of coverage.

Flexible Spending Accounts

The Health Care FSA and Dependent Care FSA can help employees save money on eligible medical or dependent care expenses. Employees contribute money to these accounts on a before-tax basis, then pay for eligible expenses without paying taxes on the money.

Health Spending Account

The health Care Spending Account, available when the Advantage HSA health plan is chosen, lets employees set aside money on a before-tax basis. This account can be used to pay for eligible expenses that are not fully paid or are not covered at all by these plans. This is not a use it or lose it account.

Retirement Savings Plan

Eligible employees will receive a company match of 100 percent of the first six percent of eligible compensation deferred into the RSP or 401(k) Plan. Eligible compensation includes base salary, overtime pay, and short-term bonus pay. Refer to the Black Hills Corporation Retirement Saving Plan guide and Summary Plan Description for additional information.

Retirement Medical Savings Account

This program is designed to help employees pay for the cost of medical coverage during retirement. Eligible employees receive credits that they can use to purchase Black Hills retiree medical coverage. See the Black Hills Corporation Retiree Healthcare Plan Summary Plan Description for more information.

Life Cycle Extended Leave

Extended leave for employees who encounter a substantial life event, e.g., funeral leave and family caregiving in cases of critical illness and birth or adoption. Extended leave is in addition to the leaves provided by other policies.

Other benefits

In addition to the above benefits, Black Hills also provides the following benefits and programs:

- Annual Incentive Plans
- Educational Assistance
- Employee Assistance Program
- Employee Personal Computer Purchase Program
- Employee Referral Program
- Heating and Cooling Equipment Purchase Program
- Long-Term Care Insurance
- Stock Purchase Program
- Training Opportunities
- Travel AD&D Insurance
- Wellness and Safety Programs
- Workers' Compensation
- United Way Fair Share Floating Holiday