

Full-Time HF Benefits

Health Insurance

Coverage Type	Network Options								Pharmacy Co-Pays		
	Avera Tri-State & Sanford Health				UHC Options						
	Employee Rate	BYHH Level 3	BYHH Level 2	BYHH Level 1	Employee Rate	BYHH Level 3	BYHH Level 2	BYHH Level 1		Retail Pharmacy 30-day Supply	Mail Service 30-day Supply
Single	\$105	\$75	\$55	\$45	\$109	\$79	\$59	\$49	Generic	\$10	\$25
Employee +1	\$266	\$246	\$226	\$206	\$277	\$257	\$237	\$217	Preferred Brand Name	\$20	\$50
Family	\$393	\$373	\$353	\$333	\$408	\$388	\$368	\$348	Non-Preferred Brand Name	\$35	\$87

Dental Insurance

Single	No Cost	Deductible \$25 deductible per person. \$75 Maximum deductible per year.	Maximum payment \$1,000/person per year. Orthodontic maximum lifetime \$1,000/person.
Employee +1	\$35		
Family	\$56		

Waive Coverage: \$50 credit waive health. \$10 credit waive dental. If an employee is eligible for coverage and chooses to waive any coverage, they will receive credit for waiving coverage. This credit must be used toward pre-tax premiums or toward the medical or dependent care reimbursements. The credit for the health waiver is only granted if the employee is enrolled in another group health plan.

Eligibility: Coverage begins the first of the month following completion of 30 calendar days of employment.

Cafeteria Plan: Employees may use pre-tax dollars to pay for medical and dental insurance premiums, unreimbursed medical expenses and child care expenses.

COBRA: Continue your health and/or dental coverage for up to 18 months, or 29 months if disabled, or 36 months from a qualifying event.

Bank Your Health@Home (BYHH): Risk Level determines the rate. Must have 100% participation in the following:

1. Online Health Risk Assessment prior to physical examination.
2. Meet with Health Enhancement Coach (HEC) within 60 days of membership to establish personal action plan.
3. Primary Care Physician Exam within 90 days of membership.
4. HealthTracker appraisal and record management.
5. Periodic review of health behaviors with HEC.
6. Health Screenings.
7. Regular exercise regime tracked on HealthTracker.

Core Benefits

Benefit	Coverage	Effective Date
Life Insurance & Accidental Death and Dismemberment	Two times annual employee earnings.	First of the month following 30 calendar days of employment.
Short-Term Disability	75% of regular pay starting on the 15th calendar day of injury or illness up to 76 calendar days.	First of the month following 30 calendar days of employment.
Long-Term Disability	60% of regular pay not to exceed \$5,000/month.	Begins after Short-Term Disability ends.

Optional Benefits

Optional Choices (Pre-tax)	Cancer, Hospital Intensive Care, Accident, Hospital Indemnity	First of the month following 30 calendar days of employment.
Optional Choices (After-Tax)	Whole & Term Life	First of the month following 30 calendar days of employment.

Retirement Benefits

Benefit	Coverage	Effective Date
Pension Plan 6% of annual compensation, plus interest credit.	Funded by Home Federal. Fully vested after 3 years of service. *	Must be 21 years of age. Minimum 1,000 hours of employment per plan year.
Retirement Savings Plan * refer to plan document for definition of years of service		
Employee 401 (K) Deferrals: Employee may defer 1-50% compensation.	Voluntary participation. Employee Funded. 100% vested.	Must be 21 years of age. Minimum 1,000 hours of employment per plan year. Begins first of the month following 30 days of service.
Employer Match 50% of the first 6% of deferrals	Funded by Home Federal. Match funded quarterly. Fully vested after 3 years of service. *	Must be 21 years of age. Minimum 1,000 hours of employment per plan year. First of the month following completion of 1,000 hours of service.

Full-Time Personal Time Off (PTO) Benefit

With Home Federal Bank's PTO plan, you decide, within the needs of the organization and your manager's approval, how to use your personal time off for family emergencies, hobbies, errands, volunteer and civic activities, travel, self-improvement, holiday observances, caring for ill children or just plain taking it easy. Funeral Leave and Jury Duty are exempt from PTO and are handled separately.

Years of Service	Accrual Rate per Pay Period	Days Accrued per Year	Years of Service	Accrual Rate per Pay Period	Days Accrued per Year
Non-Exempt & Exempt			Officer		
0-4	7.08	23	0-4	8.62	28
5-9	8.62	28	5+	10.15	33
10+	10.15	33			

Eligibility: Accrual begins immediately. You may use single 8 hour increments of PTO during your first 90 days of employment. Following the 90 day period, you may use PTO utilizing the following procedures: Hourly employees may use PTO in 4 or 8 hour increments. Exempt employees may only use PTO in 8 hour increments. You must take seven consecutive calendar days each anniversary year. We will be recognizing 10 holidays for the year 2008. In-Store locations may be open on designated holidays. The maximum PTO an employee may have available at any time may not exceed 200 hours.

Other Benefits

Benefit	Coverage	Effective Date
Achieving Corporate Excellence (ACE) Program	Company-wide goal and reward process for employees to share in the success of Home Federal. Cash payment is a percentage of annual salary based on fiscal year performance.	Bonus is not guaranteed, dependent upon company and work team performance. Individual Incentives for some positions. You must be employed on the day the payment is distributed to receive this benefit.
Service Recognition Program	Recognition awards selected from HomeNet and gift booklets.	1st, 3rd, 5th and every fifth anniversary thereafter
Banking Services	Free Checking Account, Free Checks, Free Online Banking	Upon Hire
Loan Benefits	1% modification point adjustment on personal loans. Fee adjustments on mortgage loans. Interest free personal computer loans.	6 months of employment. Upon Hire. After 90 calendar days of employment.
Employee Assistance Program (EAP)	Confidential counseling on a wide range of topics. First five sessions for employees and/or dependents are free. Additional sessions may be covered under the health plan.	Upon Hire
Employee Referral Program	Paid to the employee.	Non-exempt positions (Grade NE3-NE6) \$500 Exempt positions (Grade E1-E4) \$1000 Officer (01-06) \$2500
Parking	Parking is available through leased parking located approximately one block from Home Federal or in the parking ramp adjacent to the building at the cost of \$30 per month (pre-tax).	Downtown Sioux Falls Location Only
Training	Provided by Home Federal. South Dakota Bankers Education Corporation/AIB courses and others upon approval.	After 6 months of employment.

About the Company

Founded in 1929, Sioux Falls based Home Federal Bank is the largest publicly traded financial institution based in South Dakota. The bank's parent company, HF Financial Corp, is traded on the NASDAQ under the symbol "HFFC." Home Federal Bank has 33 offices in 19 communities, including one in Marshall, Minnesota. Our banking advisors offer a full range of financial services in the areas of Personal, Business, Ag, Home Loans, Trust and Investments. True to the spirit of community banking, Home Federal employees not only are passionate about banking, but are active in civic activities and programs, helping us realize our mission of being the "leading financial services provider to businesses and individuals in the communities we serve."

This outline of benefits is meant to identify the basic benefit coverage, however, it is not meant to supersede the specific rules and qualifications outlined in our Employee Handbook and Plan Documents.