



MEMORANDUM OF UNDERSTANDING 2025 Medical Insurance Premiums

Grand Itasca Clinic & Hospital ("Employer") and UFCW, Local 1189 ("Union") agree that the Employer may contribute a health insurance premium percentage, which is higher than outlined in the current 2024 – 2027 collective bargaining agreement, for benefit plan year 2025, without guarantee or precedent.

Jan 1, 2025 – Dec 31, 2025	CBA Employer Monthly Percentage	Employer Monthly Percentage
Low Deductible		
Employee Only	75%	84%
Employee + 1	67%	74%
Employee + Fam	67%	74%
High Deductible - 80%		
Employee Only	75%	84%
Employee + 1	67%	74%
Employee + Fam	67%	74%

This agreement shall expire on December 31, 2025.

For the Employer	For the Union	
Eatherine Burns-Christenson	Tuan Vu	
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Katherine Burns-Christenson	Tuan Vu	
Senior Human Resources Director	UFCW Labor Representative	
October 14, 2024 12:24 PM CDT	October 16, 2024 1:23 PM CDT	
Dated:	Dated:	