

Mineral Elite™

The Retailers Association of Massachusetts is committed to helping small businesses thrive. That's why every RAMHIC plan includes access to Mineral Elite™, a powerful suite of HR and compliance tools, resources, and services at no additional cost. From expert guidance and real-time alerts to customizable employee handbooks, training courses, and policy templates, Mineral Elite™ equips your business with the support you need to stay compliant, reduce risk, and focus on what matters most: your people.

| Mineral Offering – Mineral Elite | | Health Plan Premium Offering |
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| Mineral Platform™ | Platform with anytime access to tools, resources, and information that is easy to understand | ✓ |
| Mineral Experts™ | HR-certified experts answer questions in real time | ✓ |
| Mineral Intelligence™ | Proactive recommendations with real-time alerts, timely guidance and tangible action items | ✓ |
| Smart Employee Handbook | State and federal-compliant handbook builder that sends alerts as laws change | ✓ |
| Learn | Learning management system that houses 300+ online training courses | ✓ |
| Core Courses | The Core Course catalog for Learn fosters continuous learning, improves workforce skills and helps increase employee engagement by providing courses covering the basics of compliance, human resources, customer service, cybersecurity, professional | ✓ |
| Custom Course Uploader | Tool that enables clients to add custom training to their course catalog | ✓ |
| HR Compliance Library | Searchable library updated with the latest laws and HR best practices | ✓ |
| Notifications | Mix of newsletters, law alerts, webinars, and client training | ✓ |
| Benefits Document Creator | Benefit plan documents compliant with ERISA and updated as laws change | ✓ |
| Workplace Harassment Prevention | Workplace harassment prevention training compliant with all state mandates | ✓ |
| Workplace Safety | OSHA tracking and reporting tool with over 125 safety training courses | ✓ |
| Smart Employee Handbook Plus | Living handbook with multistate, send/acknowledgement and Spanish language functionalities | ✓ |
| Cybersecurity | Protect assets and reduce the risk of cyber-attacks with e-learning courses | ✓ |
| Diversity, Equity, Inclusions and Belonging (DEIB) | Build skills and knowledge for a more diverse and inclusive workplace by training employees | ✓ |
| Communication | Help employees develop the necessary skills to communicate and collaborate clearly and effectively | ✓ |
| Health and Wellness | Increase employee morale, productivity, attendance, and retention through e-learning courses | ✓ |
| Leadership and Management | Gain competitive advantages by developing top talent through e-learning courses designed to strengthen leadership roles | ✓ |
| Microsoft Computer Skills | Ensure your employees are skilled in Microsoft Office for their daily tasks and productivity | ✓ |

Broker Offering

Premium

Mineral® Elite

“As a small business, compliance is complicated and we lack the resources to efficiently manage the whole system. I seek out products and services that provide a more comprehensive approach such as Mineral. We leveled up our Employee Handbook, policies, and standards and forms with Mineral, and my favorite benefit is access to HR resources that can provide the answer or guidance on when to seek additional expertise.

Olivia Christensen CFO, Brite Nites



“If Mineral were no longer available through our plan, it would definitely create a gap in how we manage HR and compliance. We'd lose quick access to reliable guidance, which has been a big support in handling everything from policy updates to everyday HR questions. What I'd miss most is the sense of reassurance – knowing we have a trusted resource to turn to whenever something comes up. It's saved us time, reduced stress, and helped us stay compliant without constantly second-guessing ourselves.

Marie Li Bookkeeper, SmartMoney Mortgage

