



2011 SUMMARY OF BENEFITS

Health Insurance	<p>Anthem</p> <ul style="list-style-type: none"> •\$20 office visit co-pay •Prescription benefits <ul style="list-style-type: none"> •\$8 Generic •\$25 Preferred •\$45 non-preferred •\$500 individual deductible •\$1,000 family deductible max 	<p style="text-align: right;">www.anthem.com</p> <ul style="list-style-type: none"> •Employee premium – 90% paid by MEM •Dependent premium –approx. 70% paid by MEM •Eligible first day of month following hire date
Dental Insurance	<p>Guardian Dental Plan</p> <ul style="list-style-type: none"> •Two cleanings & exams per year •100% covered (preventative) •\$1,000 annual maximum •Maximum Rollover Design •No deductible if in-network •\$50 out-of-network individual deductible •\$150 out-of-network family deductible •Orthodontic coverage for dependent children to age 19 (\$1,000 lifetime max per child) 	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •Employee premium – 90%+ paid by MEM •Dependent premium –approx. 70% paid by MEM •Eligible first day of month following hire date
Vision Insurance	<p>Guardian Vision (VSP network)</p> <ul style="list-style-type: none"> •In-network benefits: •Exams \$10 co-pay each 12 months •Frames \$25 material co-pay each 24 months •Lenses One pair each 12 months •Contacts \$120 every 12 months 	<p style="text-align: right;">www.vsp.com</p> <ul style="list-style-type: none"> •Employee premium – 90% +paid by MEM •Dependent premium –approx. 70% paid by MEM •Eligible first day of month following hire date
Basic Life Insurance	<p>Guardian Life</p> <ul style="list-style-type: none"> •Employee coverage=three times annual salary •Spouse coverage=\$10,000 •Dependent child coverage=\$6,000 	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •Employee premium – 100% paid by MEM •Dependent premium – \$2.95 per month •Eligible first day of month following hire date
Accidental Death and Dismemberment Insurance	<p>Guardian Life</p> <ul style="list-style-type: none"> •Employee coverage=three times annual salary •Employee premium – 100% paid by MEM 	<p style="text-align: right;">www.glic.com</p>
Optional Life Insurance	<p>Guardian Life</p> <ul style="list-style-type: none"> •Guaranteed issue for employee=\$150,000 or \$200,000* •No guaranteed issue for spousal coverage* up to \$50,000 (50% of self) •May cover up to \$10,000 per child (10% of self) <p style="margin-top: 10px;"><i>*There is a qualifying health question for underwriting (see application).</i></p>	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •This premium is paid in full by the employee.

<p>Supplemental Accident or Illness Insurance</p>	<p>AFLAC</p> <ul style="list-style-type: none"> •Accident •Cancer •Specified Health Event 	<p>www.aflac.com</p> <ul style="list-style-type: none"> •This premium is paid in full by the employee
<p>Short-Term Disability Insurance</p>	<p>MEM</p> <ul style="list-style-type: none"> • STD begins on the first workday of the illness •Must be active, full-time employee at time of disability <1 year = 30 days at 100% and 60 days at 60% <4 years = 60 days at 100% and 30 days at 60% >4 years = 90 days at 100% 	
<p>Long-Term Disability Insurance</p>	<p>Guardian Life</p> <ul style="list-style-type: none"> •Eligible first day following hire date •60% of income to age 65 •90-day elimination period (picks up where STD leaves off) 	<p>www.glic.com</p> <ul style="list-style-type: none"> •Premium – 100% paid by MEM
<p>Section 125</p>	<p>ASI</p> <ul style="list-style-type: none"> •Pre-tax Option: <ol style="list-style-type: none"> 1. Medical Reimbursement 2. Dependent Care •Under IRS rules, dollars contributed and not used for option 1 and 2 will be forfeited at the end of the plan year •Changes subject to open enrollment or change in family status 	<p>www.asiflex.com</p>
<p>401(k)</p>	<p>Great-West <u>Employee Contributions</u></p> <ul style="list-style-type: none"> •Traditional Contribution – Pre-tax •Roth Contribution – Post-tax •Eligible to contribute first day of hire •May contribute up to \$16,500 of income (*\$22,000 if over age 50) •100% vested in employee contributions 	<p>www.gwrs.com</p> <p><u>Employer Contributions</u></p> <ul style="list-style-type: none"> • Eligible for Match and Profit Sharing on the first day of the quarter corresponding with or after 6 months of employment. •100% vested following 2 years of employment <p>Match Formula:</p> <ul style="list-style-type: none"> -100% of first 1% employee contribution -50% of the next 5% employee contribution <p>Total Match may reach 3.5% if an employee contributes 6% of eligible compensation.</p>
<p>Profit Sharing</p>	<ul style="list-style-type: none"> •Eligible first day of the quarter following 6 months of employment •Must be employed on Dec. 31 of plan year •100% vested following 2 years of employment 	<p>www.gwrs.com</p>

Paid Time Off	<p>New hire – 5 years: 19 days (6.33 hours/check) 6 – 8 years: 24 days (8.0 hours/check) 9 years: 25 days (8.33 hours/check) 10 years: 26 days (8.66 hours/check) 11 years: 27 days (9.0 hours/check) 12 years: 28days (9.33 hours/check) 13 years: 29 days (9.67hours/check) 14 years: 30 days (10.0 hours/check) 15 years: 31 days (10.33 hours/check) 16 + years: 32 days (10.67 hours/check)</p>	<ul style="list-style-type: none"> •Begin accruing on first day of employment •Can only take amount of time in balance <p>Employees in grade E4 or higher will accrue PTO at the rate of 24 days/year or at the rate corresponding with their years of service, whichever is greater.</p>
2011 Holidays	<p>Friday, Dec. 31, 2010—New Year’s Day** Monday, Jan. 17—Martin Luther King, Jr. Monday, May 30—Memorial Day Monday, July 4—Independence Day Monday, Sept. 5—Labor Day Thursday, Nov. 24—Thanksgiving Friday, Nov. 25—Day after Thanksgiving Monday, Dec. 26—Christmas**</p>	<ul style="list-style-type: none"> •Floating holiday received on Jan. 1 •Floating holiday received on July 1 •8 hours will be added to PTO balance for each floating holiday <p>•Eligible on first day of employment</p>
<p>** New Year’s Day falls on a Saturday, so MEM will give Dec. 31st, 2010 as the holiday. Christmas falls on a Sunday, so MEM will give Dec. 26th as the holiday.</p>	<p>**MEM has decided to add an additional 8 hours of PTO to each employees PTO bank on Jan. 1, 2011 instead of designating a company holiday. Each employee would receive 16 hours of PTO on Jan. 1 and 8 hours of PTO on July 1.</p>	
Direct Deposit	<ul style="list-style-type: none"> •Automatic deposit of paycheck into designated checking or savings account •May use up to eight accounts, one of which must be a balance account •Allow at least one pay period for direct deposit to activate 	
Employee Assistance Program (EAP)	<p>New Directions</p> <ul style="list-style-type: none"> •Professional counseling provided to employees and members of household •Self referred •Confidential 	<p style="text-align: right;">www.ndbh.com</p> <ul style="list-style-type: none"> •Premium – MEM pays 100% •Eligible on first day of employment
Education Assistance	<ul style="list-style-type: none"> •Eligible after one year of employment •Reimbursement depends on class cost and grade earned – may cover 100% of tuition cost <p><u>An additional tuition loan provides:</u></p> <ul style="list-style-type: none"> •Interest-free loan from \$1 to \$5,000 •Six months to repay loan (payroll deduction or check) •Eligible after one year of employment 	
Computer Loan Program	<ul style="list-style-type: none"> •Eligible after six months of employment •Interest-free loan from \$250 to \$5,000 •Two years to repay loan (payroll deduction or check) 	
Wellness Programs	<p><u>Health Club Membership Reimbursements</u></p> <ul style="list-style-type: none"> •Eligible after three months of employment •Average is computed over total number of eligible weeks •Average one visit per week, but any less than two = \$180 •Average two visits per week, but any less than three = \$210 •Average three or more visits per week = \$250 	

Wellness Loan

- Eligible after three months of employment
- Interest-free loan from \$250 to \$1,500
- One year to repay loan (payroll deduction or check)

Health Fair

- All employees are encouraged to participate in MEM's annual Health Fair
- This fair is replicated in all MEM locations
- Free health screening opportunities

Health Risk Appraisal

- Online appraisal
- Learn your personal health risks
- Cash incentive for completion

Health Challenge

- A multidimensional approach to health and wellness
- All employees are encouraged to participate in any or all of MEM's Health Challenge Sessions
- Incentives are based on goal achievement

Weight Watchers at Work

- All interested employees are encouraged to participate.
- 50% program reimbursement - based on attendance

Onsite Flu Shots

- FREE onsite flu shots for employees in all locations