



2018 SUMMARY OF BENEFITS

Health Insurance	UMR <ul style="list-style-type: none"> • Prescription benefits – Retail, approved <u>preventative</u> only <ul style="list-style-type: none"> • \$8 Generic • \$25 Preferred • \$45 non-preferred <p>Preventative prescriptions are applied towards above copays. All other prescriptions, including specialty are applied towards deductible & out of pocket maximum.</p>	www.umar.com <ul style="list-style-type: none"> • Eligible first day of month following hire date • \$1500 individual deductible + \$1,500 out of pocket • \$3,000 family deductible + \$3,000 out of pocket • *Routine/preventative covered at 100%
-------------------------	--	--

Dental Insurance	Delta Dental Max Advantage Plan <ul style="list-style-type: none"> • Two cleanings and exams per year, covered 100%, not applied towards maximum • \$1,000 annual maximum • No deductible if in-network 	www.deltadentalmo.com <ul style="list-style-type: none"> • Eligible first day of month following hire date • \$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)
-------------------------	---	---

Vision Insurance	Delta Vision <ul style="list-style-type: none"> • In-network benefits: <ul style="list-style-type: none"> • Exams: \$10 co-pay each 12 months • Frames: \$25 material co-pay each 24 months 	www.deltavisionmo.com <ul style="list-style-type: none"> • Eligible first day of month following hire date • Lenses: One pair each 12 months • Contacts: \$125 every 12 months • *Contacts (in lieu of frames & lenses)
-------------------------	--	--

Insurance Premiums (Monthly Amounts)		<u>Medical</u>	<u>Dental</u>	<u>Vision</u>
	Employee	\$98.00	\$9.00	\$2.00
	Employee & Spouse	\$308.00	\$21.00	\$5.00
	Employee & child(ren)	\$285.00	\$17.00	\$4.00
	Family	\$433.00	\$35.00	\$6.00

Health Savings Account (HSA)	<p>MEM will seed each employee’s account on January 15 by the following amount. New hires will be prorated quarterly.</p>	<ul style="list-style-type: none"> • \$1,000 – Employee Only • \$2,000 – Employee + Spouse • \$2,000 – Employee + Children • \$2,000 – Family
-------------------------------------	---	---

Tria Pharmacy Advocate	<p>Some preventative prescriptions paid at 100% of generic costs, 50% of brand or non-brand.</p>	<ul style="list-style-type: none"> • See Tria flyer for details on covered prescriptions • Premium is paid in full by MEM
-------------------------------	--	---

Teladoc	<p>A convenient, affordable option to talk to a doctor who can diagnose, recommend treatment and prescribe medication by phone or video chat.</p>	www.teladoc.com <ul style="list-style-type: none"> • \$45 copay for each visit
----------------	---	--

Section 125	ASI <ul style="list-style-type: none"> • Pre-tax Option: <ul style="list-style-type: none"> • Limited Scope Dental & Vision Reimbursement • Dependent Care 	www.asiflex.com <ul style="list-style-type: none"> • Participation limited to open enrollment or change in family status only
--------------------	---	---

Basic Life Insurance	Prudential <ul style="list-style-type: none"> • Employee coverage is three times annual salary • Dependent (spouse coverage) - \$10,000 • Dependent (child coverage) - \$6,000 	www.prudential.com <ul style="list-style-type: none"> • Employee basic premium is paid in full by MEM • Eligible first day of month following hire date • Dependent premium \$2.72 per month for all eligible dependents
-----------------------------	--	---

AD&D Insurance	Prudential <ul style="list-style-type: none"> • Employee coverage only 	www.prudential.com <ul style="list-style-type: none"> • This premium is paid in full by MEM
---------------------------	--	--

Optional Life Insurance	Prudential <ul style="list-style-type: none"> •Guaranteed issue for employee up to \$150,000 •Guaranteed issue for spouse up to \$30,000 (50% of employee) •May cover up to \$10,000 per child (10% of employee) 	www.prudential.com <ul style="list-style-type: none"> •Premium is paid in full by the employee •<i>*There is a qualifying health question for underwriting (see application).</i>
Supplemental Insurance	AFLAC <ul style="list-style-type: none"> •Accident •Cancer •Specified Health Event 	www.aflac.com <ul style="list-style-type: none"> •Premium is paid in full by the employee •Participation limited to open enrollment only
Short Term Disability (STD) Insurance	MEM <ul style="list-style-type: none"> •Must be active, full-time employee at time of disability, calculated as calendar days (not work week) 	<ul style="list-style-type: none"> <1 year=30 days at 100% & 60 days at 60% <4 years=60 days at 100% & 30 days at 60% >5 years=90 days at 100%
Long Term Disability (LTD) Insurance	Prudential <ul style="list-style-type: none"> •60% of income to age 65 •90-day elimination period (picks up where STD leaves off) 	www.prudential.com <ul style="list-style-type: none"> •Premium is paid in full by MEM •Eligible first day of the month following hire date
LegalShield	Legal assistance for whatever you need, as often as you need it. Get help with everything from writing letters and reviewing documents to traffic violations and trial defense.	www.legalshield.com <ul style="list-style-type: none"> •Premium is paid in full by the employee •Participation limited to open enrollment only
IDShield	Identity theft protection company armed with a team of licensed private investigators on call to restore your identity.	www.idshield.com <ul style="list-style-type: none"> •Premium is paid in full by the employee •Participation limited to open enrollment only
Nationwide Pet Insurance	<ul style="list-style-type: none"> •Plans cover range of accidents, injuries and illnesses for dogs, cats, birds and exotic pet •Routine care coverage can be added to any plan •You can still use your vet 	www.petinsurance.com <ul style="list-style-type: none"> •Premium is paid in full by the employee •Benefit eligible employees
Direct Deposit	<ul style="list-style-type: none"> •Automatic deposit of paycheck into designated checking or savings account •May use up to four accounts, one of which must be a balance account 	
401(k)	Empower Employee Contributions: <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 \$18,000 of income (*\$24,000 if over age 50) •100% vested in employee contributions 	www.gwrs.com Employer Contributions: <ul style="list-style-type: none"> •Eligible for 401(k) match on the first day of the quarter corresponding with or after 6 months of employment •100% vested following 2 years of employment Match Formula: <ul style="list-style-type: none"> •100% of first 1% employee contribution •50% of the next 5% employee contribution •Total employer match - 3.5% if an employee contributes 6% of eligible compensation.
Incentive Plan	The incentive plan program is based on a number of goals being met, including company goals, departmental goals, non-financial goals and individual goals. After the year end financials are finalized, and with board approval, an incentive will be paid out in the first quarter of the following year.	<ul style="list-style-type: none"> •Amount will be prorated quarterly based on start date •Must be employed before July 1st to be eligible
Profit Sharing	<ul style="list-style-type: none"> •Eligible first day of the quarter following 6 months of employment •Amount will be prorated based on start date •Must be employed on Dec. 31 of plan year 	MEM Board of Directors determines if profit sharing match is to be awarded. Once determination if match is made, funds will be applied to 401(k) account by the end of first quarter.

Paid Time Off	<p>New hire – 4 years: 19 days (6.33 hours/check) 5 – 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)</p>	<p>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 •Employees in grade 8 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
2018 Holidays	<p>Monday, January 1 – New Year's Day Monday, January 15 – Martin Luther King, Jr. Friday, March 30 – company designated holiday Monday, May 28 – Memorial Day Wednesday, July 4 – Independence Day Monday, September 3 – Labor Day Thursday, November 22 – Thanksgiving</p>	<p>Friday, November 23 – day after Thanksgiving Monday, December 24 – company designated holiday Tuesday, December 25- Christmas</p> <ul style="list-style-type: none"> •8 hours of PTO for Floating holidays received on January 15 and July 15 •Eligible on first day of employment
Employee Assistance Program (EAP)	<p>New Directions</p> <ul style="list-style-type: none"> •Professional counseling provided to employees and members of household •Confidential 	<p>www.ndbh.com</p> <ul style="list-style-type: none"> •Self-referred •Premium is paid in full by MEM •Eligible on first day of employment
Educational Assistance	<ul style="list-style-type: none"> •Eligible after one year of employment •Reimbursement depends on class cost and grade earned •Books are not a covered expenses 	<p>An additional tuition loan provides:</p> <ul style="list-style-type: none"> •Interest-free loan from \$250 to \$5,000 •Six months to repay loan •Payroll deduction or check
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>Vitality Wellness Program</p> <ul style="list-style-type: none"> •Premium is paid for employee + spouse •Financial incentive based off individual year end results <p>Wellness Loan</p> <ul style="list-style-type: none"> •Eligible after three months of employment •Interest-free loan from \$250 to \$5,000 •One year to repay loan (payroll deduction or check) 	<p>www.powerofvitality.com</p> <p>Onsite Flu Shots</p> <ul style="list-style-type: none"> •FREE flu shots for employees in all locations
Professional Development	<p>MEM values and encourages professional development by allowing employees to participate in growth opportunities to enhance their career.</p>	