



## 2017 SUMMARY OF BENEFITS

<b>Health Insurance</b>	<p><b>UMR</b></p> <ul style="list-style-type: none"> <li>• Prescription benefits – Retail, approved <u>preventative</u> only             <ul style="list-style-type: none"> <li>• \$8 Generic</li> <li>• \$25 Preferred</li> <li>• \$45 non-preferred</li> </ul> </li> </ul> <p>Preventative prescriptions are applied towards above copays. All other prescriptions, including specialty are applied towards deductible &amp; out of pocket maximum.</p>	<p><a href="http://www.umar.com">www.umar.com</a></p> <ul style="list-style-type: none"> <li>• Eligible first day of month following hire date</li> <li>• \$1500 individual deductible + \$1,500 out of pocket</li> <li>• \$3,000 family deductible + \$3,000 out of pocket</li> <li>• *Routine/preventative covered at 100%</li> </ul>
<b>Dental Insurance</b>	<p><b>Delta Dental Max Advantage Plan</b></p> <ul style="list-style-type: none"> <li>• Two cleanings &amp; exams per year, covered 100%, not applied towards maximum</li> <li>• \$1,000 annual maximum</li> <li>• No deductible if in-network</li> </ul>	<p><a href="http://www.deltadentalmo.com">www.deltadentalmo.com</a></p> <ul style="list-style-type: none"> <li>• Eligible first day of month following hire date</li> <li>• \$50 out-of-network individual deductible</li> <li>• \$150 out-of-network family deductible</li> <li>• Orthodontic coverage for dependent children to age 19 (\$1,000 lifetime max per child)</li> </ul>
<b>Vision Insurance</b>	<p><b>Delta Vision</b></p> <ul style="list-style-type: none"> <li>• In-network benefits:</li> <li>• Exams: \$10 co-pay each 12 months</li> <li>• Frames: \$25 material co-pay each 24 months</li> </ul>	<p><a href="http://www.deltavisionmo.com">www.deltavisionmo.com</a></p> <ul style="list-style-type: none"> <li>• Eligible first day of month following hire date</li> <li>• Lenses: One pair each 12 months</li> <li>• Contacts: \$125 every 12 months</li> <li>• *Contacts (in lieu of frames &amp; lenses)</li> </ul>
<b>Basic Life Insurance</b>	<p><b>Prudential</b></p> <ul style="list-style-type: none"> <li>• Employee coverage is three times annual salary</li> <li>• Dependent (spouse coverage) - \$10,000</li> <li>• Dependent (child coverage) - \$6,000</li> </ul>	<p><a href="http://www.prudential.com">www.prudential.com</a></p> <ul style="list-style-type: none"> <li>• Employee basic premium – 100% paid by MEM</li> <li>• Eligible first day of month following hire date</li> <li>• *Dependent premium \$2.72 per month for all eligible dependents</li> </ul>
<b>AD&amp;D Insurance</b>	<p><b>Prudential</b></p> <ul style="list-style-type: none"> <li>• Employee coverage only</li> </ul>	<p><a href="http://www.prudential.com">www.prudential.com</a></p> <ul style="list-style-type: none"> <li>• *Employee premium – 100% paid by MEM</li> </ul>
<b>Optional Life Insurance</b>	<p><b>Prudential</b></p> <ul style="list-style-type: none"> <li>• Guaranteed issue for employee up to \$150,000</li> <li>• Guaranteed issue for spouse up to \$30,000 (50% of employee)</li> <li>• May cover up to \$10,000 per child (10% of employee)</li> </ul>	<p><a href="http://www.prudential.com">www.prudential.com</a></p> <ul style="list-style-type: none"> <li>• This premium is paid in full by the employee.</li> <li>• *There is a qualifying health question for underwriting (see application).</li> </ul>
<b>Supplemental Insurance</b>	<p><b>AFLAC</b></p> <ul style="list-style-type: none"> <li>• Accident</li> <li>• Cancer</li> <li>• Specified Health Event</li> </ul>	<p><a href="http://www.aflac.com">www.aflac.com</a></p> <ul style="list-style-type: none"> <li>• This premium is paid in full by the employee</li> </ul>
<b>Short Term Disability (STD) Insurance</b>	<p><b>MEM</b></p> <ul style="list-style-type: none"> <li>• Must be active, full-time employee at time of disability, calculated as calendar days (not work week)</li> </ul>	<ul style="list-style-type: none"> <li>• &lt;1 year=30 days at 100% &amp; 60 days at 60%</li> <li>• &lt;4 years=60 days at 100% &amp; 30 days at 60%</li> <li>• &gt;5 years=90 days at 100%</li> </ul>
<b>Long Term Disability (LTD) Insurance</b>	<p><b>Prudential</b></p> <ul style="list-style-type: none"> <li>• 60% of income to age 65</li> <li>• 90-day elimination period (picks up where STD leaves off)</li> </ul>	<p><a href="http://www.prudential.com">www.prudential.com</a></p> <ul style="list-style-type: none"> <li>• Premium – 100% paid by MEM</li> <li>• Eligible first day of the month following hire date</li> </ul>
<b>Section 125</b>	<p><b>ASI</b></p> <ul style="list-style-type: none"> <li>• Pre-tax Option:             <ul style="list-style-type: none"> <li>• Limited Scope Dental &amp; Vision Reimbursement</li> <li>• Dependent Care</li> </ul> </li> </ul>	<p><a href="http://www.asiflex.com">www.asiflex.com</a></p> <ul style="list-style-type: none"> <li>• Participation limited to open enrollment or change in family status only</li> </ul>
<b>Direct Deposit</b>	<ul style="list-style-type: none"> <li>• Automatic deposit of paycheck into designated checking or savings account</li> <li>• May use up to four accounts, one of which must be a balance account</li> <li>• Allow at least one pay period for direct deposit to activate</li> </ul>	

401(k)	<p><b><u>Empower</u></b>  <b><u>Employee Contributions</u></b>  •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</p>	<p><a href="http://www.gwrs.com">www.gwrs.com</a>  <b><u>Employer Contributions</u></b>  • 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  <b>Match Formula:</b>  -100% of first 1% employee contribution  -50% of the next 5% employee contribution  Total Match may reach 3.5% if an employee contributes 6% of eligible compensation.</p>
Profit Sharing	•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	*MEM Board of Directors determines if profit sharing match is to be awarded. Once determined if match is to be made, funds will be applied to 401(k) account by end of first quarter.
Paid Time Off	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)	15 years: 31 days (10.33 hours/check) 16 + years: 32 days (10.67 hours/check) •Begin accruing on first day of employment •Can only take amount of time in balance <i>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.</i>
2017 Holidays	Monday, January 2 – New Year's Day Monday Jan. 16 – Martin Luther King, Jr. Monday May 29 – Memorial Day Monday July 3 – company designated holiday Tuesday July 4 – Independence Day Monday, Sept. 4 – Labor Day Thursday, Nov. 23 – Thanksgiving	Friday Nov. 24 – day after Thanksgiving Monday, December 25-Christmas Tuesday, Dec. 26 – company designated holiday •8 hours of PTO for Floating holiday's received on Jan. 15 and July 15 • <b>Eligible on first day of employment</b>
Employee Assistance Program (EAP)	<p><b><u>New Directions</u></b>  •Professional counseling provided to employees and members of household  •Confidential</p>	<p><a href="http://www.ndbh.com">www.ndbh.com</a>  •Self-referred  •Premium – MEM pays 100%  •Eligible on first day of employment</p>
Educational Assistance	•Eligible after one year of employment •Reimbursement depends on class cost and grade earned (books are not a covered expenses) <b><u>An additional tuition loan provides:</u></b> •Interest-free loan from \$250 to \$5,000 •Six months to repay loan (payroll deduction or check)	
Computer Loan Program	•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><b><u>Vitality Wellness Program</u></b>  •Premium is paid for employee + spouse  • Financial incentive based off individual year end results</p> <p><b><u>Wellness Loan</u></b>  •Eligible after three months of employment  •Interest-free loan from \$250 to \$5,000  •One year to repay loan (payroll deduction or check)</p>	<p><a href="http://www.powerofvitality.com">www.powerofvitality.com</a>  <b><u>Onsite Flu Shots</u></b>  •FREE flu shots for employees in all locations</p>
Health Savings Account (HSA)	MEM will seed each employees account on January 15 by the following amount. New hires will be prorated quarterly.	• \$1,000 – Employee Only • \$2,000 – Employee + Spouse • \$2,000 – Employee + Children • \$2,000 – Family

Additional benefits: Tria Pharmacy Advocate-some preventative prescriptions paid at 100% of genetic costs, 50% of brand or non-brand, see Tria flyer for details on covered prescriptions-100% paid by MEM