



MDA 2019 Employee Benefits Summary

Employee Benefits that begin upon your 1st day of employment.

Holidays	Thirteen (13) paid holidays and one (1) paid floating holiday.
Birthday & Employment Anniversary Day	Your birthday and employment anniversary date.
Religious Observance	Excused time off, but must use PTO, floating holiday, or taken without pay.
Jury Duty	Day(s) off with pay.
Election Days	As required by law.
Military Service Leave	Granted leave of absence, subject to the provisions of the <i>Uniformed Services Employment and Re-Employment Rights Act of 1994</i> .
Travel Accident Insurance	Coverage 24 hours per day.
MDA Savings Plan 403(b)	Employees may voluntarily contribute to the 403(b) Savings Plan administered by TIAA-CREF (Teachers Insurance and Annuity Association – College Retirement Equities Fund) subject to IRS limitations. Employees may enroll immediately (no waiting period) upon receipt of an enrollment kit from TIAA-CREF. MDA will match 50% of your contribution, up to 6%.
Short-Term Disability Insurance	STD Insurance begins on the fifteenth calendar day (the first fourteen days are an elimination period) of your disability as a result of injury or sickness. Weekly benefit while disabled is the lesser of 60% of your weekly earnings, less other income benefits or the maximum weekly benefit. The maximum weekly benefit is \$1,000, less any other income benefits.
Employee Assistance Program (EAP)	The EAP will provide many important services and resources to our employees. The plan includes assistance to you and your family with personal and work-related issues including health and wellness, stress, grief counseling, financial and legal issues to name a few.
Travel Expense Reimbursement	Business mileage reimbursement for the use of your vehicle. Breakfast and dinner expense reimbursement when authorized by a supervisor.

Employee Benefits which begin on the 1st day of the month following your 30th day of employment

Health Insurance	<p>Plan 1: \$2,700 High Deductible Health Plan (HDHP) includes a \$2,700 individual/\$5,400 family annual deductible with a 100% co-insurance thereafter for in-network providers. Out-of-network providers include a \$5,400 individual/\$10,800 family deductible and an 80%/20% co-insurance thereafter.</p> <p>Plan 2: \$5,000 High Deductible Health Plan (HDHP) includes a \$5,000 individual/\$10,000 family annual deductible with a 100% co-insurance thereafter for in-network providers. Out-of-network providers include a \$10,000 individual/\$20,000 family deductible and an 50%/50% co-insurance thereafter.</p>	HDHP - \$2700	Per Pay Rate
		Employee Only	\$81.93
		Employee + 1	\$224.24
		Employee + Family	\$336.71
		HDHP - \$5000	Per Pay Rate
		Employee Only	\$9.37
Employee + 1	\$37.62		
Employee + Family	\$60.18		
Dental Insurance	<p>The Dental Plan is provided through CIGNA Dental. Preventative Services In-network at 100% coverage and Basic services (80% coverage) and Major services (50% coverage) after annual Deductible. Orthodontia is included for dependents up to age 19.</p>	Dental	Per Pay Rate
		Employee Only	\$3.69
		Employee + 1	\$7.85
		Employee + Family	\$12.46
Vision Insurance	<p>The Vision Plan is provided through Davis Vision. It covers a variety of vision care services, such as eyeglasses, contacts, and eye exams. Members can choose from more than 40,000 providers, including optometrists and ophthalmologists, at independent and retail locations in the Davis network.</p>	Vision	Per Pay Rate
		Employee Only	\$1.78
		Employee + 1	\$3.38
		Employee + Family	\$4.89
Long-Term Disability Insurance	<p>LTD Insurance begins upon the exhaustion of STD benefits on the 181st day. The plan will pay 60% of your basic monthly earnings up to a maximum of \$5,000 less any other income benefits. Employees can convert this plan upon separation of employment.</p>		
Health Savings Account (HSA)	<p>Employees enrolled in either of our HDHP medical plans can contribute on a pre-tax basis. You may elect to a Health Savings Account up to the IRS annual regulated limits.</p>		
Flexible Spending Accounts (FSA)	<p>On a pre-tax basis you may elect to contribute to a Limited Purpose Health Care Flexible Spending Account, Dependent Care Flexible Spending Account, Parking & Transit Flexible Spending Account, up to the IRS annual regulated limits.</p>		
Basic Group Life Insurance	<p>4 times annual salary (maximum coverage is \$200,000). MDA pays this benefit.</p>		
Accidental Death & Dismemberment Insurance	<p>For accidents only, same coverage as basic group life insurance.</p>		
Voluntary Group Life Insurance	<p>In addition to the basic group life insurance, employees can “buy-up” on their life insurance for themselves and dependents. This can be done in increments of \$10,000. This benefit is paid for by the employee at very reasonable rates.</p>		

Paid Time Off (PTO)

Tenure as of January 1 of the Current Year	Total Annual (in days)	Bi-Weekly Accrual (in days)
0 - < 1 Year	15	4.03
1 - <2 Years	17	4.57
2 - <5 Years	22	5.92
5 - <10 Years	27	7.26
10 - <15 Years	28	7.53
15 - <20 Years	29	7.80
20 Years or More	30	8.07

Sick Family Leave Pool (SFLP)

- Employees accrue 1hr for every 30hrs worked
- Employees are fully vested upon receiving SFLP bank
- Time off from work to care for themselves or their family members in a variety of circumstances
- 60-day max allowed in the SFLP bank