

Benefits Summary

Medical Insurance

Blue Cross Blue Shield of Illinois (BCBSIL)

- Employee eligible immediately
- Multiple plan options depending on your needs

Health Savings Account

- Use to cover your health expenses today, or save for future needs
- M&S HSA annual contribution (\$1,000 single, \$1,500 family)
- Personal contributions are tax deductible

Health Flexible Spending Account

- Use pre-tax dollars to pay for qualified medical expenses if enrolled in Traditional PPO plan or HMO plan

Dependent Care Reimbursement Account

- Use pre-tax dollars to pay for qualified child or dependent care expenses

Dental Insurance

- Employee eligible immediately
- No wait for preventive services only, 12 months for basic and major

Vision Insurance

- Employee eligible immediately
- Exams, lenses, and frames every 12 months

Employee Assistance Program

- 24/7 assistance in finding the service providers you need to tackle many of life's challenges
- Financial services, childcare, eldercare assistance, identity theft, legal services, daily living, and more

401(k) Retirement

- Employee eligible the first day of the next calendar quarter (1/1, 4/1, 7/1, 10/1) after 30 days of employment
- 3% employer Safe Harbor Contribution
- Employee may contribute up to the maximum amount allowed by the IRS on an annual basis
- Deductions are made from employee paycheck
- Employees vest immediately in personal and employer contributions

Parental Leave

- 6 weeks paid leave for all new parents, plus an additional 6 weeks short-term disability benefit for new mothers (12 weeks total)

Life Insurance

- Employee eligible immediately
- \$15,000 policy per employee
- 100% of premium paid by M&S

Accidental & Critical Illness Insurance

- Employee eligible immediately
- Lump sum payments to help in the event of an accident or critical illness

Disability Insurance

Long Term

- 90-day waiting period

Short Term

- 30 business day waiting period
- No loss of group health insurance or seniority

Norton LifeLock

- Identity theft protection
- Monitoring, alert, restoration, support, and more

Telemedicine

- 24/7 access to a physician via phone or email
- Diagnosis and treatment of common conditions