

2017 MERI Employee Benefits Summary
As of 4/1/2017

Benefit	Eligibility	Provider	Description	Employee est. Cost for 1st & 2nd payroll for the month unless otherwise indicated
Group Life, Accidental Death & Dismemberment	1st of month following employment, 32 hours per week or more.	Mutual of Omaha	Up to 1X annau base salary rate	Totally paid by MERI
\$15,000 Life Insurance if employee is enrolled in Healthcare Plan	1st of month following employment, 32 hours per week or more.	UnitedHealthcare Choice Plus Network: Plan year is Dec 1 - Nov 30	\$15,000 life insurance Plan	Totally paid by MERI
Dental PPO	1st of month following employment, 32 hours per week or more.	Principal: two plan selections available; \$1000 or \$1500 maximum benefit	Pays from 50% to 100% of cost depending procedure. \$1,000 or \$1500 annual maximum, depending on plan selection. (in-network)	Employee only - \$20.89/\$25.41 Employee & spouse - \$36.44/-44.33 Employee & child(ren) - \$39.90/\$48.54 Employee/Family - \$59.64-\$72.55
Healthcare, Care24 and access to nurses via phone; Vision, fitness membership discounts, etc; Employee Assistance Program; \$15,000 MERI paid life insurance plan included.	1st of month following employment, 32 hours per week or more.	UnitedHealthcare Choice Plus Network: Plan year is Dec 1 - Nov 30	\$500/\$1,500 Deductible \$2,000/\$4,000 Max Out of Pocket 80%/20% co-pay on most services \$20.00 co-pay on office visits Rx - \$10/\$35/\$60 (all in-network)	Employee only - \$144.52 Employee/Spouse - \$303.49 Employee/child - \$267.36 Employee/Family - \$419.11
Long Term Disability	1st of month following employment. (full-time employees only)	Mutual of Omaha	After 90 days, pays 60% of monthly base rate up to \$6,000 per month in the event of disability.	Totally paid by MERI
Short-Term Disability	1st of month following employment. (full-time employees only)	Mutual of Omaha	After 30 days, 60% of weekly base rate, up to \$1,000 per week, for up to 9 weeks	Totally paid by MERI
Holidays	As of start date.		New Years Day Memorial Day Independence Day (July 4th) Labor Day Thanksgiving Christmas Eve Day Christmas Day	Totally paid by MERI
Paid Time Off	After 90 days of employment, 32 hours per week or more)		Hire-to 3rd Year up to 16 days 3-5 Years - up to 18 days 6-10 Years - up to 21 days Over 10 years - up to 24 days; Employee can roll over up to 240 hours annually	Totally paid by MERI

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401(k) retirement plan	Quarterly: January 1st, April 1, July 1st, October 1 (1,000 hours and 1 year service minimum)		Individual contribution up to IRS limits. Employee contributions are matched 100% up to the 5% of eligible employee compensation.	Employee designated contribution amount or percentage with MERI matching potential
Tuition Reimbursement	After introductory period of employment; requested for budgeted year by September 1 of preceeding year		100% reimbursement for up to 18 hours of credit annually at University of Memphis rate for master's, bachelor's or associate's degree applicable and relevant to the MERI. 50% reimbursement for second degrees.	Up to 100% reimbursed for qualifying expenses
Vision Plan	1st of month following employment, 32 hours per week or more.	VSP	For Network providers: \$10 Co-pay Wellvision Exam; Contact lens exam up to \$60; Retinal screening up to \$39; \$20 copay for lenses and/or frame after co-pay with additional limits on enhancements to lenses; \$130 allowance for frames; \$130 contact allowance for contacts instead of glasses; Laser Visioncare discount; Eyeconic.com online store to apply vision benefit to order and enjoy in-network savings. (Specific plan details on vsp.com are final determination of benefits.)	VSP vision Plan Employee only - \$3.92 Employee & Spouse - \$6.26 Employee & Child(ren) - \$6.40 Employee & Family - \$10.31
Flexible Spending Account (FSA) for Medical Expenses up to \$2600 annually	1st of month following employment, 32 hours per week or more.	United Healthcare Benefit Services	Set aside a portion of your earnings, tax-free, for expenses you, your spouse or eligible dependts may have with out-of-pocket health care expenses including medical, dental and prescription drugs as approved.	Employee determines amount to deduct from every paycheck up to \$2600 annually as a pre-tax deduction
Employee Assistance Programs	1st of the month following employment; 32 hours per week or more	Mutual of Omaha (for all employees eligible for benefits) and/or United Healthcare (if also on the Health insurance)	Master's level professionals who can provide assistance 24 hours a day for a variety of personal and professional matters for employees and families including emotional well-being, family and relationships, legal and financial, healthy lifestyles, work and life transitions; (United Healthcare also has registered Nurses on staff)	Totally paid by MERI
Other Potential Benefits			Voluntary Life Plan for self, spouse & children Direct deposit payroll Scrubs for qualifying employees after first 3 months Workers Compensation Insurance Free refreshments Varied work schedules Extra pay for qualifying travel	