



# FULL TIME: BENEFITS & PERKS

## Medical/Rx Insurance

You have the option of participating in one of two plans through BCBS, a Standard PPO plan (PPO) or a Healthcare Assistant High Deductible PPO Plan (HCA). Telemedicine services are available through MDLive on both plans.

Type of Service	In-Network Coverage Amount
Preventive Care	Plan Pays 100%
Deductible	PPO \$1,000 Individual, \$3,000 Family HCA \$3,000 Individual, \$6,850 Family
Annual Out of Pocket Max	PPO \$3,000 Individual, \$9,000 Family HCA \$3,000 Individual, \$6,850 Family
Bi-Weekly Cost	Individual PPO \$66.48, Individual HCA \$45.69 Employee + Spouse, Employee + Child(ren), Family coverage available
Visit BCBS's website at <a href="https://www.bcbsil.com/find-care/providers-in-your-network/find-a-doctor-or-hospital">https://www.bcbsil.com/find-care/providers-in-your-network/find-a-doctor-or-hospital</a> to locate network providers.	

## Dental Insurance

You have the option of participating in the dental plan through Delta Dental.

Type of Service	In-Network Coverage Amount
Preventive Care	Exams, cleanings, X-rays – Plan Pays 100%
Deductible	\$50 Individual, \$150 Family
Annual Plan Maximum	\$2,000 per person
Lifetime Orthodontic	\$2,000 per minor dependent, 12 month waiting period applies
Bi-Weekly Cost	Individual \$2.90 Employee + Spouse, Employee + Child(ren), Family coverage available
Visit Delta Dental of Illinois' website at <a href="https://www.deltadentalil.com">https://www.deltadentalil.com</a> to locate network providers.	

## Vision Insurance

You have the option of participating in the vision plan through EyeMed.

Type of Service	In-Network Coverage Amount
Annual Eye Exam	\$10 Copay
Frames / Contact Lenses	\$25 Materials Copay, \$150 Allowance
Frequency	Exam, Lenses / Contacts – Once per calendar year Frames – Once every other calendar year
Bi-Weekly Cost	Individual \$0.56 Employee + Spouse, Employee + Child(ren), Family coverage available
Visit <a href="https://eyedoclocator.eyemedvisioncare.com">https://eyedoclocator.eyemedvisioncare.com</a> to locate in network providers	

## Additional Full Time Benefits & Perks

Benefit / Vendor	Description
Flexible Spending Account (FSA) WEX	Use pre-tax dollars for certain IRS-approved medical care expenses not covered by your insurance plan.
Commuter Spending Account WEX	Use pre-tax dollars for qualified mass transit and parking expenses associated with your commute to work.
Basic Life and AD&D Insurance UNUM	\$50,000 in group life and accidental death and dismemberment (AD&D) insurance provided at no cost.
Voluntary Life and AD&D Insurance UNUM	Purchase additional life and accidental death and dismemberment (AD&D) insurance for yourself, spouse and/or child(ren)
Short Term Disability UNUM	Disability income benefits will provide replacement of lost income up to 60% weekly.
Long Term Disability UNUM	Disability income benefits will provide replacement of lost income up to 60% monthly.
Accident Insurance UNUM	Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need.
Critical Illness Insurance UNUM	Critical Illness coverage pays a lump sum if you are diagnosed with a covered critical illness.
Hospital Insurance UNUM	Hospital coverage pays a lump sum if you are admitted to the hospital for a covered accident, illness or childbirth.
Employee Assistance Program UNUM	The Employee Assistance Program provides help with personal and work-related issues.
Prepaid Legal Plan LegaleASE	Legal insurance provides support and protection for covered personal legal issues.
401k Retirement Savings Plan VOYA Financial	To be eligible, one must be at least 21 years of age, have completed 3 months of service and within that timeframe worked at least 250 hours. Company match provided at \$0.35 per \$1.00 up to 5%.
Paid Parental Leave	2 weeks of paid parental leave following the birth of a child or the placement of a child for adoption.
Time Off	Vacation days and Sick days accrued based on tenure
Professional Development Account (PDA)	PDAs can be utilized for activities relevant to your work skills or in pursuing a career path with Midtown.
Club Membership	Associates are eligible for a complimentary membership (up to a family membership), at their primary club.
Club Discounts	Associates are entitled to receive discounts on merchandise, services and café purchases.