



# FULL TIME: BENEFITS & PERKS

## Medical/Rx Insurance

You have the option of participating in one of two plans through Cigna, an Open Access Plus plan (OAP) or a Health Reimbursement Account plan (HRA). Telemedicine services are available through MDLive on both plans.

| Type of Service   | In-Network Coverage Amount  |
|---|---|
| Preventive Care   | Plan Pays 100%  |
| Deductible  | OAP \$1,000 Individual, \$3,000 Family<br>HRA \$3,000 Individual, \$6,850 Family                                      |
| Annual Out of Pocket Max  | OAP \$3,000 Individual, \$9,000 Family<br>HRA \$3,000 Individual, \$6,850 Family                                      |
| Bi-Weekly Cost  | Individual OAP \$68.91, Individual HRA \$48.38<br>Employee + Spouse, Employee + Child(ren), Family coverage available |
| Visit Cigna's website at <a href="https://hcpdirectory.cigna.com">https://hcpdirectory.cigna.com</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<br>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<br>Frames – Once every other calendar year |
| Bi-Weekly Cost          | Individual \$0.56   |

Employee + Spouse, Employee + Child(ren), Family coverage available

Visit <https://eyedoclocator.eyemedvisioncare.com/cigna/en> to locate in network providers

## Additional Benefits and Perks

| Benefit / Vendor                               | Description   |
|--|---|
| Flexible Spending Account (FSA)<br>WEX         | Use pre-tax dollars for certain IRS-approved medical care expenses not covered by your insurance plan.  |
| Commuter Spending Account<br>WEX               | Use pre-tax dollars for qualified mass transit and parking expenses associated with your commute to work.   |
| Basic Life and AD&D Insurance<br>UNUM          | \$50,000 in group life and accidental death and dismemberment (AD&D) insurance provided at no cost.   |
| Voluntary Life and AD&D Insurance<br>UNUM      | Purchase additional life and accidental death and dismemberment (AD&D) insurance for yourself, spouse and/or child(ren)   |
| Short Term Disability<br>UNUM                  | Disability income benefits will provide replacement of lost income up to 60% weekly.  |
| Long Term Disability<br>UNUM                   | Disability income benefits will provide replacement of lost income up to 60% monthly.   |
| Accident Insurance<br>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<br>UNUM             | Critical Illness coverage pays a lump sum if you are diagnosed with a covered critical illness.   |
| Hospital Insurance<br>UNUM                     | Hospital coverage pays a lump sum if you are admitted to the hospital for a covered accident, illness or childbirth.  |
| Employee Assistance Program<br>UNUM            | The Employee Assistance Program provides help with personal and work-related issues.  |
| Prepaid Legal Plan<br>LegalEASE                | Legal insurance provides support and protection for covered personal legal issues.  |
| 401k Retirement Savings Plan<br>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                                | Qualifying 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.