



2014 MCN Health and Wellness Benefits

(as of 6/1/2014)

Category	Provider	Specifics of Coverage	Cost to MCN/Employee										
Health Insurance Medical coverage only	Blue Cross Blue Shield	<p>Major medical coverage</p> <p>Pros:</p> <p>Permanent employees working at least 80% time are eligible for group health insurance after completing a 90-day probationary period</p> <p>Medical insurance pays 100% for in network covered benefits</p> <p>Large network of providers</p> <p>No cap on coverage</p> <p>MCN pays full premium for eligible employees</p> <p>High deductible allows for HSA</p> <p>Cons: \$3,000 deductible per year</p>	<p>MCN: Varies beginning at \$470.57/month</p> <p>Employee: \$0</p>										
Health Savings Account	HSA Bank	<p>A health savings account (HSA) is a tax-advantaged medical savings account available to employees who are enrolled in our high-deductible health plan (HDHP).</p> <p>Pros:</p> <p>The funds contributed to your HSA account are not subject to federal income tax at the time of deposit. Unlike a flexible spending account (FSA), funds roll over and accumulate year to year if not spent. HSAs are owned by you, which differentiates them from company-owned Health Reimbursement Arrangements</p> <p>Accumulate interest.</p> <p>You decide what eligible services, treatments or medications to buy including dental, counseling</p>	<p>MCN: \$125/month</p> <p>Employee: \$0</p> <p>Voluntary pretax contributions can be deducted from employee's pay</p>										
Health and Wellbeing Account	MCN	<p>A fund available to all eligible employees beginning after 1 year of employment.</p> <p>Pros:</p> <p>MCN recognizes that part of an employee's development is health prevention, stress relief and physical fitness. All salaried and hourly employees working over 50% FTE are eligible to utilize the Health and Wellbeing Fund based on the percent of time worked. These funds reimburse employees for the following types of expenses:</p> <p>Medical co-pays</p> <p>Dental care</p> <p>Fitness (gyms, personal trainer)</p> <p>Massages or Acupuncture (acupressure,</p>	<p>MCN:</p> <table border="1"> <tr> <td>After Year One</td> <td>prorated portion of \$500</td> </tr> <tr> <td>After Year Two</td> <td>\$750</td> </tr> <tr> <td>After Year Three</td> <td>\$ 1,000</td> </tr> <tr> <td>After Year Four</td> <td>\$ 1,000</td> </tr> <tr> <td>After Years</td> <td>\$ 1,500 per year</td> </tr> </table>	After Year One	prorated portion of \$500	After Year Two	\$750	After Year Three	\$ 1,000	After Year Four	\$ 1,000	After Years	\$ 1,500 per year
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		shiatsu, polarity, reiki) Prescriptions, medicines over the counter and drugstore items Glasses and Contact Lenses Eye doctor exams Education (courses that contribute to improving skills or personal growth) And medical or preventive expenses not covered by MCN's health insurance Other items not listed may be reimbursed with the approval of the CFO.	<table border="1"> <tr> <td>Five</td> <td></td> </tr> <tr> <td>+</td> <td></td> </tr> </table> Employee: \$0	Five		+					
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Paid Time Off	MCN	MCN provides employees with Paid Time Off (PTO) to be used for illness, at the employees' discretion. Employees accrue PTO on a bi-monthly basis; the employee must be employed by MCN on both the first and last day of a given month to accrue time for that month.	MCN: Up to 240 hours of salary and benefits								
		<table border="1"> <tr> <td> PTO begins to accrue after the first full month of employment but cannot be used until completion of the 90- day probationary period, except in extraordinary circumstances approved by the CEO. ELIGIBILITY <i>(Full-time/Salaried & Hourly Employees)</i> </td> <td> ACCRUED PAID TIME OFF (PTO) <i>(Per Month)</i> </td> </tr> <tr> <td>Year 1 – 3</td> <td>12 hours of PTO (for full time FTE)</td> </tr> <tr> <td>Year 4 – 6</td> <td>15 hours of PTO (for full time FTE)</td> </tr> <tr> <td>Year 7 +</td> <td>18 hours of PTO (for full time FTE)</td> </tr> </table>	PTO begins to accrue after the first full month of employment but cannot be used until completion of the 90- day probationary period, except in extraordinary circumstances approved by the CEO. ELIGIBILITY <i>(Full-time/Salaried & Hourly Employees)</i>	ACCRUED PAID TIME OFF (PTO) <i>(Per Month)</i>	Year 1 – 3	12 hours of PTO (for full time FTE)	Year 4 – 6	15 hours of PTO (for full time FTE)	Year 7 +	18 hours of PTO (for full time FTE)	
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Emergency Paid Time off	MCN	MCN reserves 16 hours of each employee's paid time off to pay the employee during emergencies or major illness	MCN: 16 hours of salary and benefits Employee: \$0								