



Benefits Summary

Midwest Energy & Communications offers a flexible benefit program which allows employees to make individual benefit selections based on their needs.

Medical Insurance

MEC offers three comprehensive PPO medical plans through Blue Cross Blue Shield of Michigan. The employee's contribution is deducted with tax-free dollars and he or she becomes eligible on the 1st of the month follow 30 days of employment.

Plan Type	Deductible and Co-Pay
Base High Deductible Health Plan	\$1,4000 Deductible \$2,800 Deductible
\$2k/\$4k High Deductible Health Plan	\$2,000 1 Person Deductible \$4,000 2 Person/Family Deductible \$15/\$30/\$60 Rx Copay
No Deductible Plan	\$10 office copay & \$10/\$20 Rx copay

Employees who elect not to carry medical insurance through MEC will receive \$150 per pay in lieu of carrying coverage. Employees must provide proof of alternate coverage in order to receive the benefit.

Health Savings Account (HSA)

MEC will fund a portion of your deductible into a health savings account (HSA) annually if you elect the high deductible health plan. The employer deposit will be pro-rated based on the months the employee is eligible for coverage.

HSA Contributions

Contributions are made with tax free dollars to use towards eligible expenses.

Plan	Coverage	Deductible	MEC Deposit	Maximum Employee Deposit*
Base HDHP	1 Person	\$1,450	\$62.50/month	\$2,750
	2 Person/Family	\$2,800	\$125/month	\$5,500
\$2k/\$4k HDHP	1 Person	\$2,000	\$125/month	\$2,050
	2 Person/Family	\$4,000	\$250/month	\$4,100

*Employees over the age of 55 are eligible to contribute an additional \$1,000

Health Reimbursement Account

MEC has partnered with Navia Benefit group to offer a Health Reimbursement Arrangement for employees enrolling in the No Deductible medical plan. This provides reimbursement for co-pays in excess of \$20 for covered prescriptions.

Dental Insurance

MEC offers dental coverage through Delta Dental. The employee is responsible for 10% of the premium, which is deducted with tax-free dollars. He or she becomes eligible on the 1st of the month following 30 days of employment.

Retirement Savings

MEC will contribute to a traditional 401k plan offered through the Principal Financial Group regardless of the employee contribution amount. Employees may contribute to a traditional 401k, Roth or both and will be automatically enrolled at a 7% contribution rate into the traditional 401k plan if no election deferral is made. Eligibility begins the first calendar quarter following employment. The maximum annual contribution amount for both plans is \$19,500, but participants age 50 and older can contribute an additional \$6,000.

Financial Security Benefits

MEC provides life insurance, accidental death and dismemberment insurance and long-term disability coverage to protect the employee and the employee's family if the employee is no longer able to provide income. Employees are able to purchase supplemental life insurance if they need additional income protection. MEC covers premium costs for all but the Supplemental Life and AD&D as listed.

Benefit Type/Provider	Coverage
Life Insurance UNUM	<ul style="list-style-type: none">Employee- Multiplier based on benefit groupSpouse- \$10,000Dependent- \$5,000
Accidental Dismemberment & Death Insurance (AD&D) UNUM	<ul style="list-style-type: none">Employee- paid if accident is on or off the job.Death benefit is an additional amount equal to base salaryPays if loss of limb, sight, etc.
Short-Term Disability Insurance Sun Life	<ul style="list-style-type: none">5-day elimination period100% income replacementMedical certification requiredEligible 6 months from date of hire
Long-Term Disability Insurance UNUM	<ul style="list-style-type: none">90 Day elimination period60% Income replacement
Business Travel Accident NRECA	<ul style="list-style-type: none">\$100,000 paid to beneficiaryOnly payable while traveling for MEC
Supplemental Life and AD&D UNUM	<ul style="list-style-type: none">No medical questions if coverage elected at time of hire and the amount requested is below the guarantee issue amountsGuarantee Issue Amounts: Employee- \$150,000 Spouse- \$50,000 Dependent- \$10,000

Time Away from MEC

Employees can take time away from work for a variety of reasons including personal, family, community, as well as other non-work related interests and obligations. MEC offers a generous leave policy for such instances.

Type of Leave	Purpose	Amount
Paid Time Off	To use towards vacations, illnesses lasting less than 6 days, doctors' appointments, family members' appointments and illnesses	5.85 hours/pay period
Short-Term Disability	Provides 100% income replacement on day 6 of employee injury or illness.	Up to 520 hours/occurrence
Holidays	Paid holidays include New Year's Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving, Day After Thanksgiving, Christmas Eve, Christmas day and the employee's birthday	8 hours/holiday