

Summary of Employee Benefits and Services



**MADRID HOME
COMMUNITIES**

†Serving You with Christian Compassion

Madrid Home Communities

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Summary of Employee Benefits and Services

Benefits	Cost to Employee and Who is Eligible:	When Eligible	What you Receive
<p><u>Health/Dental Insurance</u></p> <p>Wellmark –Blue Advantage Health Savings Account (HSA)</p> <p>Wellmark –Blue Advantage HMO Iowa Only Plan</p> <p>Wellmark – Alliance Select PPO Nationwide Plan</p>	<p>Regular FT employees with 30+ hours/week</p> <p>EE Only: \$80/month EE + Spouse: \$260/month EE + Child: \$250/month Family: \$380/month</p> <p>EE Only: \$112/month EE + Spouse: \$328/month EE + Child: \$318/month Family: \$470/month</p> <p>EE Only: \$184/month EE + Spouse: \$464/month EE + Child: \$444/month Family: \$672/month</p>	<p>First Day of the month after 30 days of employment.</p>	<p>0% co-insurance after the deductible of \$3000/\$6000 (single/family) is met.</p> <p>MHC will contribute \$1200 to single and \$2400 for family for medical expenses and place it in a Health Savings Account</p> <p>Primary Physician: \$25 co-pay / 20% co-insurance. Specialist Office Visit: \$50 co-pay / 20% co-insurance. Chiropractor: \$25 co-pay / 20% co-insurance.</p> <p>20% co-insurance after the deductible of \$1500/\$3000 (single/family) and out of pocket max \$3,000/\$6000 (single/family)</p> <p>Primary Physician: \$25 co-pay / 20% co-insurance Specialist Office Visit: \$50 co-pay / 20% co-insurance Chiropractor: \$25 co-pay / 20% co-insurance</p> <p>20% co-insurance after the deductible of \$1500/\$3000 (single/family) and out of pocket max \$3,000/\$6000 (single/family)</p>

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Benefits	Who is Eligible	Cost to Employee:	When Eligible	What you Receive
Dental Insurance	Regular FT employees with 30+ hours/week	EE Only: \$24.88/month EE + Spouse: \$52.96/month EE + Child: \$49.46/month Family: \$90.46/month	First Day of the month after 30 days of employment.	\$25/\$75 (single/family) deductible Preventative services: 80% covered after deductible Basic and major services: 50% covered after deductible Orthodontia: 50% covered after deductible to a maximum of \$1000 for each dependent up to 19 years of age
Vision Insurance	Regular FT employees with 30+ hours/week	EE Only: \$10.84/month EE + Spouse: \$22.64/month EE + Child: \$20.76/month Family: \$29.14/month	First Day of the month after 30 days of employment.	Exam: \$10 co-pay every 12 months Frames: \$100-\$150 allowance every 24 months Contacts: \$130 allowance every 12 months in lieu of glasses Prescription Glasses: \$15 co-pay
Life Insurance	Regular FT employees with 30+ hours/week	MHC pays entire premium	First Day of the month after 6 months of employment.	1X your annual salary
Voluntary Life Insurance	Regular FT employees with 30+ hours/week	Employee pays 100%	First Day of the month after 6 months of employment.	Employee: Up to 5X annual salary (\$500,000 maximum) Spouse: Not to exceed 50% of employee voluntary election Child: \$1,000, \$5,000 or \$10,000
Paid Time Off	Regular FT and PT employees	—	Available 90 days after hire. Starts accruing from first day.	Accrual based on hours worked and seniority 0-4 years: .0833/hr=20 days 5-9 years: .1064/hr=25 days 10-17 years: .1304/hr=30 days 18+ years: .1556/hr=35 days

Benefits	Who is Eligible	Cost to Employee:	When Eligible	What you Receive
Educational Assistance	All employees	————	1 year	Tuition assistance is available for LPN and RN programs.
403B Retirement Plan	All Employees 18 years of age and over.	MHC and Employee	First day of work.	Tax deferred plan by contributing pretax earnings into a MHC will match her/his contribution dollar for dollar, up to 3% of the employee's gross earnings, with an additional 50% match on the next 2%
Continuing Education	All Employees	————	Upon Hire	In-services provided at no charge to all employees. LPN and RN's also get reimbursed for outside CEU's or License Renewal.
Employee Assistance Program (EAP)	All employees	MHC pays 100%	Upon hire	6 free visits for confidential assessment, counseling and/or referral for personal problems
Temporary Disability	Regular FT	————	Available 90 days after hire. Starts accruing from first day.	Accrual of up to 6 days per year to maintain salary during personal illness lasting more then 3 work days
Long-Term Disability	Regular FT	————	Available after 6 months of employment, 60-day elimination period	Pays 60% of basic monthly earnings proven to be medically unable to work

Madrid Home Communities strive to follow Christ's example of humble service by offering each older adult served the choices and compassionate support they need in surroundings that feel like home.

For more details about these programs, please contact Human Resources.