

## 2026 MADL New Hire Benefits Summary

### Full-Time Non-Union Employees

Benefit	Effective	Description	Employee Cost
<b>Medical BCN HSA</b>	Day 1	\$3,400/\$6,800 deductible. 100% coverage after deductible met. Plan is 100% covered by MADL, HSA funding elections voluntary by employee.	* Coverage Per Pay based on HSA funding
<b>Dental Humana</b>	Day 1	Deductible \$25/\$75, Maximum payment per benefit year \$1,000 per person per benefit year on all services. Type I Services cover 100%; Type II 80%, Type III 50%, Type IV (Orthodontics) 20% discount.	\$0
<b>Vision EyeMed</b>	Day 1	Eye exam every 12 months \$0 copay; \$200 allowance and 20% off any amount over	\$0
<b>Life/AD&amp;D</b>	Day 1	Life: 2 times your annual earnings, maximum \$200,000; AD&D: 2 times your annual earnings maximum \$200,000.	\$0
<b>Short Term Disability</b>	Day 1	Benefit is 70% of pre-disability earnings (maximum \$800), 7 calendar day wait period; benefits paid up to 180 days, benefits are taxable.	\$0
<b>Long Term Disability</b>	Day 1	Benefit is 66 2/3% of monthly pre-disability earnings (maximum \$5000 month), benefit begins after 180-day waiting period, benefits payable up to age 65 or Social Security Normal Retirement Age (SSNRA)	\$0
<b>Paid Leave Time (PTO)</b>	Day 1	Begins at 4 weeks annually and goes up by 1 week every 5th year of service to a max of 8 weeks	N/A
<b>Personal Time Off</b>	Day 1	40 Hours to be used annually	N/A
<b>Holidays</b>	Day 1	12 Paid Holidays, New Year's Day, Martin Luther King Day, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve, Christmas Day, New Year's Eve + (1) Floating Holiday	N/A
<b>MERS Defined Benefit Retirement Plan</b>	Day 1	MERS Plan B3 – <b>Vesting 10 years</b> - member contribution of 2.25%. Benefit calculation: Final Avg Pay X Service Credit X Benefit Multiplier (2.25%)= Annual Benefit. Employer contributes 12% (under vesting language).	2.25% of gross
<b>MERS Health Care Savings Program</b>	Day 1	Designed to help participants prepare for the costs of health care after they leave their employer with an invested account you manage. It provides a tax-free medical savings account covering the costs of post-employment medical expenses. \$500 initial Employer funding, 4.25% of gross wages contributed each pay by employer. Employee must contribute \$5/month <u>but may elect to contribute additional funds.</u> <u>50% vested after 5 years of continuous service and</u> <u>fully vested after 10 years of continuous service.</u>	\$5.00/mo.; \$2.50/pay
<b>MERS 457 Deferred Compensation Plan</b>	Day 1	Additional voluntary retirement savings.	N/A
<b>Colonial Life Insurance</b>	First of the month following hire	Policies Available: Accident and Critical Illness	N/A
<b>Cost of Living</b>		A cost of living payment, if applicable, shall be paid annually between December 1 and December 20 of each year. Such payments shall be based on the official Consumer Price Index for Urban Wage Earners and Clerical Workers and computed at one (1) cent per hour for each .3 increase in such Index; provided that payment shall not exceed twenty (20) cents per hour for each permanent employee based on a total of two thousand eighty (2,080) hours per year (maximum payment of \$416.00).	N/A
<b>Cell Phone &amp; Mileage Reimbursements</b>	Quarterly	Finance Department determines an amount annually that will be paid out to exempt staff to cover cell phone and mileage reimbursements.	N/A