

# 2022/2023 Benefit Highlights for Full-Time Employees

Plan	Employee Cost Per Pay Period	Highlights
<b>HEALTH BENEFITS – Eligible on the first of the following month after one month of full-time employment</b>		
<b>Medical</b>  Coverage offered through BlueCross BlueShield of NC  HRA – MCU pays the first and third \$1,000 of your \$3,000 deductible	EE Only EE + Spouse EE + Child(ren) EE + Family  Employer Paid \$263.00 \$146.06 \$435.86	<b>Network</b> Office Visits 80% after deductible Plan Year Deductible \$3,000 - Individual \$6,000 - Family Out of Pocket Max \$6,000 - Individual \$12,000 - Family Coinsurance 80% Rx-30 Day Supply Tier 1 \$10 copay Tiers 2, 3, 4, 5 100% coinsurance
		<b>Non-Network</b> 50% after deductible \$6,000 - Individual \$12,000 - Family \$12,000 - Individual \$24,000 - Family 50% \$10 copay + amt over allowable 100% coins + amt over allowable

<b>DENTAL INSURANCE – Eligible on the first of the following month after one month of full-time employment</b>		
<b>Dental</b>  Coverage offered through Ameritas	EE Only EE + Spouse EE + Child(ren) EE + Family  Employer Paid \$ 14.77 \$ 18.32 \$ 33.08	Annual Deductible – \$50-Individual/\$150-Family Maximum Annual Benefit – \$2,000 Preventive Care – 100% – No Deductible Basic Care – 80% after deductible Major Care – 50% after deductible

<b>VISION INSURANCE – Eligible on the first of the following month after one month of full-time employment</b>		
<b>Vision</b>  Coverage offered through Community Eye Care	EE Only EE + Spouse EE + Child(ren) EE + Family  Employer Paid \$ 2.73 \$ 3.50 \$ 6.89	One eye exam every 12 months - \$10 copay Contact lens fitting, re-fit or evaluation, every 12 months - \$40 copay \$190 annual allowance for eyewear after \$25 copay

<b>LIFE / DISABILITY INSURANCE – Eligible on the first of the following month after one month of full-time employment</b>		
<b>Basic Life/AD&amp;D Insurance</b>	No cost to employee, 100% paid by Mountain Credit Union	Employee Term Life Insurance – 1.5 times your salary Employee AD&D Insurance – 1.5 times your salary Coverage provided by USABLE.
<b>Supplemental Voluntary Life Insurance</b>	100% paid by the employee, cost based on age and amount of coverage	Allows the participant to purchase additional coverage for self, spouse, and dependents. Coverage provided by USABLE.
<b>Long Term Disability</b>	No cost to employee, 100% paid by Mountain Credit Union	Provides 50% of your basic monthly earnings, up to \$5,000 per month Coverage provided by USABLE.

<b>RETIREMENT PLAN – Cuna Mutual</b>					
Plan	Waiting Period	Effective Date	Employee Contribution	Highlights	Contribution Limit
<b>401(k) Retirement Plan</b>	All FT and PT employees -no waiting period	Upon hire; ask for an enrollment kit from Human Resources and then enroll online	All new FT and PT employees will contribute 3% in the first year unless you contribute a different amount.	MCU matches your contributions up to 5% after year 1 and is immediately vested. MCU also contributes 3% after year 1 to be fully vested after 5 years.	You can defer up to \$20,500 per year. If you are age 50, or older, you may contribute an additional "catch-up" contribution of \$6,500 annually.

<b>ADDITIONAL BENEFITS</b>		
<b>Employee Assistance Program</b>	No cost to the employee.	Employer sponsored program that provides confidential and professional assistance to help resolve problems that may be affecting you and/or your family.
<b>PTO (Paid Time Off)</b>	Regular Full-Time Employees 30 or more hours per week	<b>1-4.9 years of service</b> – 4 weeks <b>5-9.9 years of service</b> – 5 weeks <b>10-14.9 years of service</b> – 6 weeks <b>15 – 19.9 years of service</b> –7 weeks <b>20+ years of service</b> – 8 weeks
<b>The Standard Voluntary Benefits</b>	<b>Critical Illness with Cancer Option</b> – Pays you a lump sum payment upon diagnosis of a covered condition Employee Coverage - \$10,000 or \$20,000 Spouse Coverage -50% of employee level - \$5,000 or \$10,000 Child Coverage – Automatically covered at 50% of employee benefit <b>Accident Insurance</b> – Pays you money based on injury sustained and/or treatment received due to a covered accident and includes a \$100 Wellness benefit <b>Hospital Indemnity</b> – Pays you when you are admitted to the Hospital for a covered accident, illness, or childbirth and includes a \$50 Wellness benefit	