

**MEDICAL****Medical Insurance**

Employees may choose medical coverage from a menu of health benefit providers, which includes Exclusive Provider Organizations and Preferred Provider Plans. Benefit comparisons and costs for each of the plans are outlined in the employee benefit guides available in the MES Human Resources Department.

**Dental Insurance**

Provides coverage for employees and dependents from Dental HMO or PPO plans. Employee co-payments are fixed and known in advance of treatment.

**Prescription Drugs**

Employee co-payments are based on the type of drug purchased and the quantity. Generic and Preferred brand-name drugs are discounted. Prescription drugs may also be purchased through a voluntary mail order program.

**Vision Plan**

Provides vision benefits for covered services. Program is included in medical coverage and allows employees freedom in selecting licensed eye care provider of their choice.

**Short & Long-Term Disability**

Disability benefits are paid at 66-2/3% of annual salary up to a maximum of \$1,500 per week for Short-Term and 50% of annual salary up to a maximum of \$6,000 per month for Long-Term. Coverage is provided at no cost to employees.

**Basic Life Insurance**

Life insurance benefits paid at one time annual earnings. Coverage is provided at no cost to employees.

## **OTHER BENEFIT OPTIONS**

### **Personal Accident & Dismemberment Plan**

Death benefit amount for employees will be paid (up to \$300,000) for covered accidents. Accidental dismemberment benefits for employees will be paid for specific losses (up to \$300,000) caused by covered accident. Benefit amounts for dependents are shown in the employee benefit guides available in the MES Human Resources Department.

### **Additional Life Insurance Plan**

Group life coverage available for employees and dependents. The program offers protection up to \$300,000 in \$10,000 increments for employees and up to \$150,000 in \$5,000 increments for dependents.

### **Health Care Spending Account**

Employees can contribute up to \$2,650 of pre-tax pay into this account each year to cover expenses such as medical plan deductibles and co-payments, orthodontia or chiropractic care.

### **Dependent Care Spending Account**

The pre-tax money placed in this account can be used to pay for dependent care that takes place inside or outside the home. Contributions to the account cannot exceed \$5,000 per year.

Any money left in the above spending accounts at the end of the calendar year cannot be carried over into the next year or returned to the employee – according to federal law, the money is forfeited to the State.

### **AFLAC**

Employees can choose from several AFLAC plans to supplement their health coverage. These plans pay cash for lost income and increased expenses caused by accidents or illness.

## **FINANCIAL**

### **Retirement Savings Plan**

The Service provides a 401(k) plan for its employees. The Service currently contributes 3% of gross payroll earnings on behalf of all eligible employees. An additional 3% can be contributed by the Service, if an employee elects to contribute to the plan. Employees can contribute up to the federal limitation each year. Several investment options are available. IRS rules govern withdrawals from the plan either prior to or at retirement.

## **Supplemental Retirement Plans**

Employees may enroll in the following supplemental Retirement Plans to which the Service does not contribute: Deferred Compensation (457 Plan), Roth IRA, and/or Savings & Investment 401(k) Plan. These plans are available to employees upon hire. Ask the Human Resources Department for additional information.

## **Credit Union**

Employees may apply for membership to the State Employees Credit Union. The credit union provides loans at low rates of interest through convenient payroll deduction.

## **Educational Assistance**

MES will advance or reimburse tuition for approved courses successfully completed in conjunction with full time employment. Tuition advances/reimbursement will be made for courses of study which are job related, or part of a pre-approved career development plan. Tuition assistance rates are based on Internal Revenue Service maximums per calendar year.

## **LEAVE AND HOLIDAYS**

### **Holidays**

Regular full time employees enjoy 9 paid holidays per year. Holidays are announced annually by letter.

### **Annual Leave (Vacation)**

The amount of annual leave an employee earns depends on length of service. Annual leave is earned in the following increments:

1 thru 5 years service: 1 hour of annual leave for each 26 hours worked (80 hrs per year)  
6+ years service: 1.5 hours of annual leave for each 26 hours worked (120 hrs per year)  
11+ years service: 2.0 hours of annual leave for each 26 hours worked (160 hrs per year)  
21+ years service: 2.5 hours of annual leave for each 26 hours worked (200 hrs per year)

New employees do not earn annual leave until they have successfully completed six months of service. After six months, new full-time employees are credited with five days of annual leave.

### **Sick Leave**

Employees earn 7 days of sick leave per calendar year. Unused sick leave is carried over each year.

## Personal Leave

Employees earn a maximum of four personal days per calendar year. Unused days are lost if not used in the year. New employees will be provided personal leave as follows:

<u>Month of employment</u>	<u>Personal Days</u>
January – June	4
July – August	3
September – October	2
November – December	1

---

For further information regarding the MES benefit package, please contact the Human Resources Office at 1-888-403-8736 or (410) 729-8230.

2019