

# MAIN STREET

## 2021 BENEFITS SUMMARY

Full-time Main Street employees may choose to enroll in a number of benefit plans and programs at the time of hire. If elected, coverage for medical insurance, dental insurance, vision insurance, short term disability, long term disability and life insurance coverage begins the first day of the month, following the date of hire.

### ► MEDICAL

- Provider: BlueCross BlueShield of Alabama
- Effective: First day of month after date of hire
- Benefits include outpatient, inpatient, major medical, psychiatric, air ambulance and behavioral health



**BlueCross BlueShield  
of Alabama**

#### LOW DEDUCTIBLE PLAN

	Employee cost per pay period	Annual deductible	Annual out of pocket
Single	\$87	\$500	\$3,000
Employee +1	\$263	\$1,500	\$6,000
Family	\$396	\$1,500	\$6,000

OR

#### HIGH DEDUCTIBLE PLAN

	Employee cost per pay period	Annual deductible	Annual out of pocket
Single	\$59	\$2,500	\$5,000
Employee +1	\$221	\$5,000	\$10,000
Family	\$265	\$5,000	\$10,000

### ► DENTAL

- Provider: Guardian
- Effective: First day of month, following the date of hire
- \$50 deductible; waived for routine cleaning
- Benefit covers in-network and out-of-network diagnostic and preventive services, including routine cleanings



#### STANDARD PLAN

- Single: \$13.36 per pay period
- Family: \$56.78 per pay period

### ► VISION

- Provider: VSP
- Effective: First day of month, following the date of hire
- Benefits include eye exams, refractions, frames, both standard lenses and contacts lenses



#### STANDARD PLAN

- Single: \$3.80 per pay period
- Family: \$8.16 per pay period

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### ▶ SHORT TERM DISABILITY

- Provider: Cigna
- Effective: First day of month, following date of hire
- 14 day waiting period; 60% of weekly earnings up to maximum of \$1,000 per week



#### STANDARD SHORT TERM DISABILITY (STD) PLAN

- 100% company paid for all full time employees
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### ▶ LONG TERM DISABILITY

- Provider: Cigna
- Effective: First day of month, following the date of hire
- 90 day waiting period; 60% of monthly earnings up to a maximum of \$10,000



#### STANDARD LONG TERM DISABILITY (LTD) PLAN

- 100% company paid for all full time employees
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### ▶ BASIC LIFE PLAN

- Provider: Cigna
- Effective: First day of month, following the date of hire
- \$25,000 company paid for all employees



### ▶ VOLUNTARY LIFE + AD&D

(Accidental Death & Dismemberment/Life Insurance)

- Provider: Cigna
- Effective: First day of month, following the date of hire
- 100% employee paid



**EMPLOYEE:** May elect in increments of \$10,000 to a maximum of \$300,000, not to exceed 5x Basic Annual Earnings

**SPOUSE:** May elect 50% of employee amount not to exceed \$150,000

**CHILD:** May elect 10% of employee amount not to exceed \$10,000

\*Guaranteed issue \$100,000 for Employee Coverage and \$25,000 for spouse. An EOI must be completed for any amount over these amounts.

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### ▶ FLEXIBLE SPENDING ACCOUNTS

- Provider: Discovery Benefits
- Effective: First day of month, following the date of hire



**MEDICAL FSA:** May elect up to \$2,750 annually pre-tax to use for medical, dental or vision expenses

**DEPENDENT CARE FSA:** May elect up to \$5,000 annually pre-tax to use for childcare expenses

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### ▶ 401(K)

- Provider: Voya
- Eligible to participate on the quarterly entry date, 6 months after hire date



#### PRE-TAX PAYROLL DEDUCTION WITH STANDARD 401(K) RULES AND LIMITATIONS

- 100% employee contribution
  - 25% company match up to 6% of employee contribution
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### ▶ OTHER BENEFITS:

#### EMPLOYEE ASSISTANCE PROGRAM

- Provider: Cigna
- Provides up to three confidential sessions with a counselor, financial planner or attorney for you and your eligible family members each calendar year. There is NO cost to the employee.

#### PAID TIME OFF (PTO) \* Full-Time Employees

- Employees 1-5 years: 15 accrued days
- Employees 6-10 years: 20 accrued days
- Employees 11-15 years: 25 accrued days
- Employees 16-30 years: 30 accrued days

#### MDLIVE

Main Street provides 24/7/365 phone access to licensed physicians via MDLive. This service, in which physicians can diagnose and prescribe medication for common illnesses over the phone, is provided to all employees and their dependents. There is no copay for this service.

#### PAYROLL

- All employees are paid bi-weekly; every other Friday.
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