

## **Benefit Summary**

### **Medical/Vision**

MLT offers health insurance benefits to all regular full time employees after 60 days of employment. MLT pays a set amount of the premium for employee coverage. Any remaining premium balance is the employee's responsibility. Vision insurance is included in the Medical Insurance packages offered. Full time employees may elect, at their own expense, to purchase additional coverage for family members. All employee costs related to health insurance are paid via payroll deduction.

### **Dental**

MLT offers dental benefits to all regular full time employees after 60 days of employment. MLT pays 100% of the dental premium for employees who are enrolled in the MLT health insurance plan and 50% of the premium for employees not enrolled in the MLT health insurance plan. Full time employees may elect, at their own expense to purchase dental insurance for family members. All employees costs related to dental insurance are paid via payroll deduction.

### **Tel-A-Doc**

MLT offers access to Tel-A-Doc to all regular full time and regular part time employees after 60 days of employment. MLT pays 100% of the cost of this benefit. Tel-A-Doc allows you to speak to a licensed doctor by web, phone or mobile app. Often the Physician is able to diagnose and prescribe medication to get you on your way to wellness. This benefit saves the time, expense and frustration of having to go to your Doctors office.

### **Simple IRA**

Any employee who has been employed with MLT for one year, has received at least \$5,000 in compensation during the preceding twelve months and is reasonably expected to receive at least \$5,000 during the current calendar year qualifies to participate. MLT will match each employee's contribution dollar for dollar up to 3% of your expected eligible compensation.

### **Life & AD&D Insurance Policy**

A 10,000 Life & Accidental Death & Dismemberment Insurance policy is provided at no cost for all regular full time employees after 60 days of employment.

### **Time Off**

Employees earn paid time off based on length of employment and number of hours worked. Upon being hired, paid time off is earned and an employee can request paid time off once they move from introductory status to regular full or part time status (typically 90 days). Since PTO is earned based on number of hours worked how much is earned varies per employee. The time earned is based on hours worked; the typical earning schedule is as follows:

- Hire date through end of year one = hours worked x .03 = equivalent of 7 shifts off
- 1 year through 3rd year = hours worked x .04 = equivalent of 10 shifts off
- 4 years through 9<sup>th</sup> year = hours worked x .06 = equivalent of 15 shifts off
- 10 or more years = hours worked x .08 = equivalent of 20 shifts off

### **Holiday Pay**

Due to MLT's 24/7 operation, employees are required to work holidays.

- Thanksgiving and Christmas worked hours are paid at double time;
- New Year's Day, Memorial Day, July 4<sup>th</sup>, Labor Day & Black Friday worked hours are paid at time and a half.