

Million Dollar Round Table

Employee Benefits Overview

Health Insurance	<p>Blue Cross Blue Shield of Illinois (BCBSIL) provides participating staff members with programs and support to create customized wellness action plans, make smarter health care choices and help manage their health care.</p> <ul style="list-style-type: none">• Eligible on the first of the month following employment;• Choice of HMO or PPO Plans;• Discounted Davis Vision Program
Dental Insurance	<p>MetLife provides participating staff member's access to Dentists through the MetLife Preferred Dentist Program (PDP). Under the PDP, we pay benefits for Covered Services performed by either in-Network or Out-of-Network Dentists. See the Summary Plan Description for further information.</p> <ul style="list-style-type: none">• Eligible on the first of the month following employment;• Vision Savings Eye Care Program
Vision Insurance	<p>MDRT provides vision insurance through EyeMed. MDRT covers 100% of the premium for employees and their dependents.</p>
Hearing Insurance	<p>MDRT provides vision insurance through Ameritas. MDRT covers 100% of the premium for employees and their dependents. BCBSIL offers a discounted hearing benefit as well.</p>
Worker's Comp	<p>covers the cost of work-incurred injury or illness.</p>
Flexible Spending Account (FSA)	<p>MDRT provides full-time employees FSA benefits through Envision. Benefits include, Medical, Dependent Care, and Transportation. FSA allows you to save pre-tax money to use on Medical, Dependent Care, and Transportation.</p>
Short-term Disability	<p>Provided by Unum Life Insurance Company</p> <ul style="list-style-type: none">• Eligible the first of the month after 12 months of employment.
Long-term Disability	<p>Provided by Unum Life Insurance Company</p> <ul style="list-style-type: none">• Benefit received the first of the month following 12 months of continuous employment.
Defined Benefit Pension Plan	<p>Employees who attain 1,000 hours per year are eligible for the Pension Plan, with vesting after 5 years.</p>

401(k) Savings Plan	Managed by Mass Mutual <ul style="list-style-type: none"> • MDRT matches half of your first 6% contribution. • Eligible the first of the month following 6 months of employment. • Must be 20.5 years of age.
Life and AD&D Insurance	<ul style="list-style-type: none"> • 2x annual salary for the first 2 years. • In the third year of employment, life insurance increases to 3x annual salary, with an option of whole life insurance. • In the seventh year of employment, an additional annual salary equivalent in a paid-up at 65 insurance policy will be provided.
Travel Accident Insurance	<ul style="list-style-type: none"> • Effective first day of the month following employment • Travel insurance in the amount of \$200,000.
Long-Term Care Insurance	See HR for details.
Vacation	Eligible after 90 days of continuous employment.
Sick Time	Earn 1 sick day per month.
Holidays	Seven observed holidays and one floating holiday.
Birthday	Paid day off to celebrate your birthday. If it falls on a Saturday, take the Friday before off; if it falls on a Sunday, take the Monday after off.
Education/Tuition Reimbursement	Eligible after one year of continuous full-time employment.
Professional Enrichment	Paid memberships to professional organizations.
Employee Assistance Program	See HR for details.
ID Shield	Fraud protection program. See HR for details.
Carve-Out and Paid Up at 65	See HR for details.
Plan and Credit Union	MDRT incurs start-up fees on behalf of staff.