



## MIRROR Employee Benefits

### 1. Blue Cross & Blue Shield Health and Dental Insurance

Mirror offers TWO health plans through Blue Cross & Blue Shield of Kansas. It is offered to all employees working 30 or more hours per week, on the first of the month following 60 days of employment. We offer discounts for those employees who are non-tobacco users.

The COMPREHENSIVE plan has the following coverage:

- \$1,500 individual/\$3,000 family deductible
- Your choice of employee, employee+spouse, employee+children or family
- \$30 office visit copay / \$300 Emergency Room copay
- Preventative care covered at 100% allowable charge, deductible waived
- Prescription drug coverage (\$15/\$50/\$75)
- Dental coverage available

#### COMPREHENSIVE HEALTH NON-TOBACCO USER RATES PER PAY PERIOD

Type of Coverage	Health only	Health and Dental	Dental Only
Employee Only	\$ 67.73	\$ 88.83	\$ 3.17
Employee + Children	\$ 235.62	\$ 277.65	\$ 11.60
Employee + Spouse	\$ 253.03	\$ 298.38	\$ 12.86
Employee + Family	\$ 451.86	\$ 518.15	\$ 21.33

#### COMPREHENSIVE HEALTH TOBACCO USER RATES PER PAY PERIOD

Type of Coverage	Health only	Health and Dental	Dental Only
Employee Only	\$ 82.73	\$ 103.83	\$ 3.17
Employee + Children	\$ 250.62	\$ 292.65	\$ 11.60
Employee + Spouse	\$ 268.03	\$ 313.38	\$ 12.86
Employee + Family	\$ 466.86	\$ 533.15	\$ 21.33

The HIGH DEDUCTIBLE Health Plan has the following coverage:

- \$5,000 individual/\$10,000 family deductible
- Your choice of employee, employee+spouse, employee+children or family
- All office visits and emergency room visits are subject to deductible
- Preventative care covered at 100% allowable charge, deductible waived
- Prescription drug coverage is subject to deductible
- No co-insurance
- Dental coverage available

#### HIGH DEDUCTIBLE NON-TOBACCO USER RATES PER PAY PERIOD

Type of Coverage	Health only	Health and Dental	Dental Only
Employee Only	\$ 42.45	\$ 63.55	\$ 3.17
Employee + Children	\$ 158.75	\$ 200.78	\$ 11.60
Employee + Spouse	\$ 169.95	\$ 215.30	\$ 12.68
Employee + Family	\$ 317.19	\$ 383.48	\$ 21.33

#### HIGH DEDUCTIBLE TOBACCO USER RATES PER PAY PERIOD

Type of Coverage	Health only	Health and Dental	Dental Only
Employee Only	\$ 57.45	\$ 78.55	\$ 3.17
Employee + Children	\$ 173.75	\$ 215.78	\$ 11.60
Employee + Spouse	\$ 184.95	\$ 230.30	\$ 12.68
Employee + Family	\$ 332.19	\$ 398.48	\$ 21.33

## 2. Flexible Spending Account (FSA) for Unreimbursed Medical Expenses

Employees have the option to participate in FSA for medical expenses that are not covered by insurance. Employees can access funds through a debit card, or by requesting reimbursement directly from the provider. **THIS OPTION IS NOT AVAILABLE WITH THE HIGH DEDUCTIBLE HEALTH OPTION.**

## 3. Health Savings Account

Those employees who enroll in the HIGH DEDUCTIBLE HEALTH PLAN have the option of opening a HSA. HSAs are a great way to save money and budget for qualified medical expenses. HSAs are tax-advantaged savings accounts that accompany high deductible health plans (HDHPs). HDHPs offer lower monthly premiums in exchange for a higher deductible (the amount you pay before insurance kicks in). Mirror will match up to \$50/mo if an employee enrolls with the HSA.

## 4. Life Insurance and Long-Term Disability Coverage

Full time employees are covered by a company life and long-term disability plan. Coverage is equal to their annual salary not to exceed \$50,000.

## 5. Optional Life Insurance Coverage

Full time employees can elect additional life insurance on their spouse and dependent children.

## 6. Employee Assistance Program (EAP) with New Directions

Mirror provides employees with an EAP for their personal and professional needs. The EAP is just an anonymous phone call away. They are available 365 days a year and 24 hours a day. Employees may access this number at any time. This service is also available to the employee's loved ones. Some topics that are offered for help include:

- Relationship Challenges
- Life-changing Events
- Legal or Financial Issues
- Excessive Worry or Stress
- Substance Dependence
- Workplace Challenges

## 7. Company Paid Retirement

This benefit is available to employees who meet plan eligibility requirements of:

- Work 1,000 hours during plan year
- Are employed on June 30 of each plan year
- Must be employed six months

## 8. Earned Time Off

Mirror offers a generous earned time off (ETO) accrual plan:

<b>Tenure</b>	<b>Accrual per 2-week pay period</b>	<b>Maximum annual accrual</b>
90 days-5 years	8.92 hours	232 hours (29 days)
5-10 years	10.46 hours	272 hours (34 days)
10-15 years	12.00 hours	312 hours (39 days)
15-20 years	13.54 hours	352 hours (44 days)
More than 20 years	15.08 hours	392 hours (49 days)

*Part-time employees earn ETO at half the full-time rates, provided they work 40 hours in a pay period.*

## 9. Extended Sick Leave

Extended sick leave is earned at a rate of 5 days per year for full-time employees and can be accrued up to a maximum of 45 days.

## 10. Other Benefits Include

- Bereavement Leave
- Employee Development Fund
- Clinical Licensing Support
- Clinical Supervision
- Employee Referral Stipend
- 403(b) Retirement Plan
- ETO Donation Bank