

# Medical Mutual Total Rewards Program

Your benefits are important to you. The feeling is mutual.



Medical Mutual offers a vast total rewards program with exceptional health coverage, market-based compensation, generous 401(k) savings plan, competitive paid time off (PTO) policy, training and development opportunities, tuition assistance and many other rewards.

The goal of our total rewards package is to attract, develop and retain quality employees who are eager to help Medical Mutual have continued success.

### **The Total Rewards program focuses on:**

People & Culture

Health

Wealth

Paid Time-off and Holidays

Career & Development

# People & Culture

Medical Mutual has been around for over 80 years offering great services to our members and the communities where we work and live. We take pride in our values, supporting our customers and creating a culture that promotes an inclusive and respectful work environment that accepts and respects each person's uniqueness.

## Corporate Mission

To provide Ohioans access to quality, high-value healthcare coverage.

## Corporate Values

- Integrity: We act with the utmost sincerity and in the best interest of our groups and members.
- Honesty: We act in an honest and transparent manner in all transactions.
- Respect: We show respect to our fellow employees and to our members at all times.
- Commitment: We are committed to the communities where we live and work. Our actions should demonstrate this commitment.
- Excellence: We deliver excellence by acting in a way that produces the best possible outcome for our groups, members and communities.
- Strength: We do all that we can to ensure the Company's financial strength continues.

## Corporate Culture

The heart of our charitable giving lies in our employee volunteer program, SHARE. Our employee volunteers raise funds, donate goods and give thousands of hours of their time every year. Medical Mutual is often acknowledged for our community contributions at luncheons and dinners sponsored by the organizations we support, and we encourage employees to attend these events.

We also have numerous professional development programs and resource groups for our employees to join. Please reach out to our Community Outreach team at [CommunityOutreach@MedMutual.com](mailto:CommunityOutreach@MedMutual.com) to get involved.





### **Mutual Appreciation**

Mutual Appreciation is our customer loyalty program developed to encourage our employees to purchase products and services from our customers. You can earn points by logging purchases from our customers on our Mutual Appreciation mobile app or website. These points can be redeemed for cash prizes.

Points are awarded for the following transactions:

- 1 point = any purchase from the Medical Mutual cafeteria vendor (AVI), wholesale customers or ancillary customers
- 10 points = any repeat purchase from a Medical Mutual customer
- 6 points = added to any purchase from a customer patronized for the first time
- 4 points = added to any purchase that includes an electronic receipt uploaded through the Mutual Appreciation website or mobile app

You can redeem points for a reward at the following levels:

- 400 points = \$25
- 1,000 points = \$100
- 2,000 points = \$250

There is no maximum on the amount you can earn.

## Health

We care about your physical health and well-being. We offer competitive health and wellness benefits to keep you and your family well.

### Medical Coverage Comparison

Below is a comparison of our medical plan offerings. We offer our Consumer Choice high-deductible Health Plan (HDHP) with our extensive SuperMed PPO network or you can choose one of our narrow network plans (CLE-Care or MedFlex™) that provides great value and care at a lower deductible. Please refer to the Health page on HRNet for more information on our different plans and network offerings.

	Consumer Choice HDHP		CLE-Care	MedFlex™
	In-Network	Out-of-Network	In-Network	In-Network
<b>Annual Deductible</b> (single/ family)	\$2,700 / \$5,400	\$2,700 / \$5,400	\$1,500 / \$3,000	\$1,500 / \$3,000
<b>Deductible Type*</b>	Embedded		Aggregate	Aggregate
<b>Co-Insurance</b> <b>Maximum</b> (single/family)	\$900 / \$1,800	\$3,800 / \$7,600	\$1,500 / \$3,000	\$1,500 / \$3,000
<b>Annual Out-of-Pocket Maximum</b> (single/family)	\$3,600 / \$7,200	\$6,500 / \$13,000	\$3,000 / \$6,000	\$3,000 / \$6,000
<b>Routine Preventive Services</b>	100%	\$60%	100%	100%
<b>Office Visit</b>	80% After Deductible	60% After Deductible	90% After Deductible	90% After Deductible
<b>Urgent Care</b>	80% After Deductible	60% After Deductible	90% After Deductible	90% After Deductible
<b>Emergency Room</b> (Emergency Use Only)	80% After Deductible		90% After Deductible	90% After Deductible
<b>Outpatient Services</b>	80% After Deductible	60% After Deductible	90% After Deductible	90% After Deductible
<b>Inpatient Services</b>	80% After Deductible	60% After Deductible	90% After Deductible	90% After Deductible
<b>Other Services</b>	80% After Deductible	60% After Deductible	90% After Deductible	90% After Deductible

**Embedded vs. Aggregate Deductible**

Embedded Deductible: The plan begins to make payments for a member of a family when that member reaches the single deductible limit or the entire family reaches the family deductible limit.

Aggregate Deductible: The plan begins to make payments for a member of a family when that member or the entire family reaches the family deductible limit.

**Coverage Maximums**

Coverage Maximums are in place for certain laboratory procedures on our medical plans. Please refer to MyHealth-Plan for more detailed information.

**Prescription Drug Comparison**

Below is a comparison of our prescription drug benefits. Please refer to the Prescription Drugs link on the Health page of HRNet for more information on our different plans and network offerings.

	Consumer Choice HDHP		CLE-Care	MedFlex
	In-Network	Out-of-Network	In-Network	In-Network
Prescription Drugs				
Generic	80% After Deductible		90% After Deductible	90% After Deductible
Preferred Brand	70% After Deductible		80% After Deductible	90% After Deductible
Non-Preferred Brand	60% After Deductible		70% After Deductible	70% After Deductible
Prescription Drugs filled at a MetroHealth Facility				
Generic	N/A	95% After Deductible		N/A
Preferred Brand	N/A	85% After Deductible		N/A
Non-Preferred Brand	N/A	75% After Deductible		N/A

**Preventive Medications:**

Generic preventive medications are covered prior to the deductible on all of our medical plans. Please review the Preventive Drug List on HRNet for a full list of eligible medications.

**Mandatory Mail Order for Maintenance Drugs:**

You are required to fill any maintenance prescription drugs through the mail order service. You are allowed to get the first 3 fills at a retail pharmacy to allow time for you to obtain the maintenance prescription through the mail.

**National Preferred Formulary:**

National Preferred Formulary is a list of covered medications on our health plans. The formulary list includes a variety of clinically effective medications that may cost you less than other options used to treat the same condition. Medications not listed on this formulary will generally not be covered under the plan. Please view the National Preferred Formulary List on HRNet for more details.

## Consumers Choice Medical Premiums

*First and Second Paycheck Each Month for Full-Time Employees*

### Salary Band

Coverage Tier	1 (Grades 50-55)	2 (Grades 56-59)	3 (Grades 60-64)	4 (VP and Above)
Employee Only	\$10.50	\$20.00	\$35.00	\$51.00
Employee + Spouse	\$28.50	\$58.00	\$96.50	\$137.00
Employee + 1 Child	\$12.50	\$26.00	\$47.50	\$70.50
Employee + 2 Children	\$14.50	\$32.00	\$60.50	\$90.50
Employee + 3 Children	\$17.00	\$39.50	\$77.50	\$115.50
Employee + Spouse+ 1 Child	\$32.00	\$65.00	\$113.00	\$161.00
Employee + Spouse+ 2 Children	\$35.50	\$72.50	\$129.00	\$185.00
Employee + Spouse+ 3 Children	\$40.00	\$83.00	\$153.50	\$221.00

## Cle-Care and MedFlex™ Medical Premiums

*First and Second Paycheck Each Month for Full-Time Employees*

### Salary Band

Coverage Tier	1 (Grades 50-55)	2 (Grades 56-59)	3 (Grades 60-64)	4 (VP and Above)
Employee Only	\$7.50	\$17.00	\$32.00	\$48.00
Employee + Spouse	\$16.50	\$46.00	\$84.50	\$125.00
Employee + 1 Child	\$8.50	\$22.00	\$43.50	\$66.50
Employee + 2 Children	\$9.50	\$27.00	\$55.50	\$85.50
Employee + 3 Children	\$10.50	\$33.00	\$71.00	\$109.00
Employee + Spouse+ 1 Child	\$17.50	\$50.50	\$98.50	\$146.50
Employee + Spouse+ 2 Children	\$18.50	\$55.50	\$112.00	\$168.00
Employee + Spouse+ 3 Children	\$20.00	\$63.00	\$133.50	\$201.00

### Consumers Choice vs. Cle-Care and MedFlex at a Glance

Not sure which plan is right for you? Review this simple chart to view the differences between our plans. Consider the following items before making your decision:

- Historical and planned medical expenses for 2018
- Your risk tolerance and comfort level with paying out-of-pocket expenses before the plan begins paying for care
- Your desire for choice as Consumers Choice has a wide range of in-network and out-of-network providers while CLE-Care and MedFlex have limited networks and only pay for emergency coverage with non-network providers.

	Consumer Choice	Cle-Care & MedFlex
Premiums	Higher	Lower
Deductible	Higher	Lower
Medical Coinsurance	Lower (Plan pay 80%)	Higher (Plan pays 90%)
Out-of-Pocket Maximum	Higher	Lower
Network	Full Network	Narrow Networks

## Dental Coverage

When most people think about health care, they include dental benefits. We provide you with a dental plan that covers preventive, restorative, complex and orthodontics through our SuperDental product.

### Super Dental

Coverage Type	In-Network	Out-of-Network
Annual Benefit Maximum (per Member) Preventive not included in the maximum	\$2,500	\$1,500
<b>Preventive Services</b> (2 exams, 2 cleanings, 1 set bite wing x-rays, sealants, etc.)	100%	100%
<b>Restorative Services Deductible</b> (single/family)	\$50 / \$100	\$100 / \$200
<b>Restorative Services</b> (diagnostic x-rays, fillings, periodontal, extractions, impactions, periodontal services, etc.)	80% (after restorative deductible)	80% (after restorative deductible)
<b>Complex Services Deductible</b> (single/family)	\$50 / \$100	\$100 / \$200
<b>Complex Services</b> (inlays/onlays (every 5 years), crowns (every 5 years), bridgework (every 5 years), dentures (every 5 years), implants, etc.))	80% (after restorative deductible)	80% (after restorative deductible)
<b>Orthodontics Lifetime Maximum</b>	\$1,500	\$1,000
<b>Orthodontic Services</b>	60% (after deductible)	60% (after deductible)

## Dental Premiums

*First and Second Paycheck Each Month for Full-Time Employees*

Salary Band	
Coverage Tier	All Salary Bands
Employee Only	\$7.50
Employee + Spouse	\$16.00
Employee + 1 Child	\$10.50
Employee + 2 Children	\$14.00
Employee + 3 Children	\$17.50
Employee + Spouse + 1 Child	\$19.00
Employee + Spouse + 2 Children	\$22.50
Employee + Spouse + 3 Children	\$27.00



## Vision Coverage

We offer two competitive vision care options as another part of our commitment to encourage all employees to care for themselves and their families. We offer coverage through EyeMed and Vision Service Plan (VSP).

EyeMed			VSP	
Coverage Type	In-Network	Out-of-Network	In-Network	Out-of-Network
Vision Exam	\$15 co-pay	\$15 maximum	\$15 co-pay	\$45 maximum
Contact Lens Exam	\$55 co-pay plus any amount over spectacle exam	\$15 maximum	15% off up to \$60	\$45 maximum
<b>Lenses</b>				
Single	\$0 co-pay	\$10 maximum	\$20 co-pay	\$30 maximum
Bifocal	\$0 co-pay	\$20 maximum	\$20 co-pay	\$50 maximum
Trifocal	\$0 co-pay	\$30 maximum	\$20 co-pay	\$65 maximum
Lenticular	\$0 co-pay	\$40 maximum	\$20 co-pay	\$100 maximum
<b>Contact Lenses (in lieu of frames and lenses)</b>				
Medically Necessary	\$0 co-pay	\$75 maximum and \$20 materials co-pay	\$15 exam co-pay	\$210 maximum
Cosmetic Frame	Up to \$100 Up to \$100 (15% off over \$100)	\$40 maximum \$30 maximum	Up to \$120 Up to \$150	\$105 maximum \$70 maximum (20% off over \$150)

## Vision Premiums

*First and Second Paycheck Each Month for Full-Time Employees*

EyeMed		VSP
Coverage Tier	All Salary Bands	All Salary Bands
Employee Only	\$0.50	\$1.00
Employee + Spouse	\$1.50	\$3.00
Employee + 1 Child	\$1.00	\$2.00
Employee + 2 Children	\$1.50	\$2.50
Employee + 3 Children	\$2.00	\$3.00
Employee + Spouse + 1 Child	\$2.00	\$3.50
Employee + Spouse + 2 Children	\$2.50	\$4.00
Employee + Spouse + 3 Children	\$3.00	\$5.00

## Estimating Your Healthcare Costs

MyHealthPlan App or <a href="https://member.medmutual.com">https://member.medmutual.com</a>	View Provider Directories and MyCareCompare on the go. Research the cost of procedures in your area and view physicians in your network.
Express-Scripts <a href="https://www.express-scripts.com">https://www.express-scripts.com</a>	Research your prescription drug prices and view formulary alternatives.

## Where To Find Care

<b>Medical Mutual Nurseline</b> (888) 912-0636	Free call-in service offered by Medical Mutual, providing 24/7 access to registered nurses for answers to health-related.
<b>Primary Care Provider</b>	Your doctor knows your medical history, so if your issue is not an emergency, seeing him or her is recommended. Remember that preventive care services are covered at 100% by our health plans.
<b>Convenience Clinic</b>	A walk-in clinic located in some drug and grocery stores, staffed by a physician's assistant or nurse practitioner. Convenience clinics don't require an appointment and have shorter than average wait times.
<b>Urgent Care</b>	A walk-in clinic that saves time and money compared to an emergency room. Many are open evenings and weekends. Urgent care facilities don't require an appointment and have average wait times.
<b>Emergency Room (ER)</b>	A facility found in a hospital, providing 24/7 care in case of emergencies and acute care without prior appointment. ER visits for non-emergency symptoms may result in extremely long wait times and significantly higher costs compared to visiting a non-emergency location.

### Additional Health Benefits:

We are committed to providing a healthy culture for our employees at Medical Mutual. Our company offers a comprehensive and generous wellness program. Employees insured on our health plan can earn up to \$1,000 per year and our non-insured employees can earn up to \$500 by participating in this program. Check out the Wellness page on PartnerNet for more information on this great benefit.

### Fitness Centers

- Onsite fitness centers at our Cleveland, Toledo and Columbus locations are administered by Exos, a leader in fitness and wellness center management and the field of human performance. Participate in group classes, sign up for personal training sessions and much more!
- Strongsville employees can receive free membership to either the Strongsville Recreation Center or LifeWorks of Southwest General.
- Employees at all other locations are eligible for a reimbursement of up to \$250 annually for membership fees at a full service fitness facility. Contact [wellnessteam@medmutual.com](mailto:wellnessteam@medmutual.com) for more details.

### Weight Watchers

- Medical Mutual offers a 70% discount to our employees on monthly memberships to Weight Watchers.

### Employee Assistance Program

- Medical Mutual understands that everyone will be affected at some point by a life-changing issue. That is why we offer to all of our employees the Lifestyle EAP program. Whether you are a new parent, caring for an adult, have a death in the family, depressed or have a financial issue, they are there to help provide you with referrals and resources to help. This is a completely free and confidential program.

# Wealth

## Health Savings Accounts

If you are eligible for a health savings account (HSA), it's a great way to save money tax-free. Your HSA funds can then be used to pay for current or future qualified healthcare expenses. Your HSA balance earns tax-free interest and carries over from year to year. Your HSA account always remains with you, even if you change jobs or retire. Your HSA contributions are deducted from the first two paychecks of each month.

## HSA Eligibility

You must meet the below requirements to be eligible for an HSA. For additional information regarding eligibility please review IRS publication 969 or consult your tax advisor.

- You must be covered under the Consumers Choice, CLE-Care or MedFlex high deductible health plan.
- You have no other health coverage (co-pay based health plan or full coverage flexible spending account).
- You are not enrolled in Medicare.
- You are not claimed as a dependent on another individual's tax return.

## 2018 IRS Limits

Each year the IRS revises annual contribution and corporate limits. Refer to HRNet under the Wealth section for the current annual limits.

## Medical Mutual HSA Match

We care about the financial well-being of our employees and we promote saving for health care expenses by matching our employees' HSA contributions. We will match a percentage of the first \$800 (single coverage) / \$1,500 (family coverage) in your HSA contribution (see the chart below). The match will be received by all active employees on the first pay after the end of each quarter.

Salary Band	Match Percentage	Coverage Level	Employee Contribution	MMO HSA Match	Total HSA Contribution
1 (grades 50-55)	100%	single	\$800	\$800	\$1,600
		family	\$1,500	\$1,500	\$3,000
2 (grades 56-59)	75%	single	\$800	\$600	\$1,400
		family	\$1,500	\$1,125	\$2,625
3 (grades 60-64)	50%	single	\$800	\$400	\$1,200
		family	\$1,500	\$750	\$2,250
4 (VP and above)	0%	single	\$800	\$0	\$800
		family	\$1,500	\$0	\$1,500

## Savings & Retirement

### Medical Mutual Employee's Retirement Savings Plan

Medical Mutual understands how important it is for employees to prepare for a financially secure future. That is why Medical Mutual is proud to offer you the rich and competitive Medical Mutual Employees' Retirement Savings Plan.

### Employee Contributions

The plan allows you to contribute up to 75% of your pay each year, subject to IRS limits. The plan offers you the following ways to contribute:

- Pre-tax contributions: Contribute money now before taxes and pay taxes when you take a qualified distribution.
- Roth contributions: Pay taxes now on your contributions. You may not have to pay taxes on the money or earnings when you take a qualified distribution.
- After-tax contributions: Contribution made with money that has already been taxed. If you take a withdrawal, you will not be taxed on the contributions, but you will be taxed on the earnings.
- Catch-up contributions: If you will be age 50 or older during the plan year, you are eligible to make additional catch-up contributions.

### 2018 IRS Limits

Each year the IRS often revises annual contribution and corporate limits. Refer to HRNet under the Wealth section for the current annual limits

### Medical Mutual Match

Medical Mutual will match the first 3% of your contributions at 100%. We will then match the next 2% of your contributions at 50%. Therefore, if you contribute 5%, Medical Mutual will match 4%.

### Horizons Contribution

Medical Mutual will make a Horizons Contribution to your account based on your age and years of service, regardless of your participation in our savings plan and in addition to the company match.

Age Plus Service	Horizons Contribution	Your Contributions (Minimum Election for Match)	Employer Match	Savings Potential
<30	3%	5%	4%	12%
30-39	4%	5%	4%	13%
40-49	5%	5%	4%	14%
50-59	6%	5%	4%	15%
60-69	7%	5%	4%	16%
70+	8%	5%	4%	17%

## **Vesting**

You are always 100% vested in your account balance, including employer contributions.

## **Contributions**

To enroll or change your contributions, please contact Fidelity Investments at [www.netbenefits.com](http://www.netbenefits.com) or call (800) 835-5095.

## **Flexible Spending Accounts**

We offer a variety of flexible spending accounts (FSA) that allow you to pay for certain eligible expenses on a pre-tax basis. The contributions you make are deducted from your pay before your federal, FICA, and state taxes are calculated. The end result is that you decrease your taxable income and increase your spendable income. You have the potential to save hundreds of dollars.

### **Annual Contribution Limit: \$2,600 for Healthcare FSA**

- "Use it or lose it": Unlike your health savings account, amounts you elect to an FSA do not rollover from year to year. Be sure to estimate your expected costs carefully.
- Full Purpose FSA: Option for employees who are not enrolled on a high deductible health plan for medical, dental and vision expenses.
- Limited Purpose FSA: For employees enrolled on one of our high deductible health plans. For dental and vision expenses only. This is an additional pre-tax savings vehicle.

### **Dependent Care Flexible Spending Accounts**

- Annual Contribution Limit: \$5,000
- "Use it or lose it": Amounts you elect to a dependent care FSA do not rollover from year to year. Be sure to estimate your expected costs carefully.
- Eligible Expenses: Before and after school programs (except tuition), custodial care for dependent adults, licensed day care centers, nursery schools, preschools, placement fees for a provider (au pair), day camp, nursery school or a private sitter, late pickup fees and summer or holiday day camps.

### **Individual Parking & Transit Accounts**

- Monthly Contribution Limit: \$255 for parking, \$255 for transit
- "Use it or Roll it": Amounts you elect to a parking or transit FSA rollover from year to year until you have an eligible expense.

### **Group Parking Program**

Convenience: We deduct your monthly payment from your paycheck and pay the garage on your behalf.

- Gateway Garage (Downtown Cleveland): \$80 per month
- East Ninth/Prospect Garage: \$119 per month unreserved, \$158 per month reserved.  
Email [foryourbenefit@medmutual.com](mailto:foryourbenefit@medmutual.com) for availability.
- LAZ Garage (Columbus): \$147.39 per month unreserved, \$245.86 per month reserved.



**Life Insurance Benefits**

It is important to know that you and your family would have adequate financial security in the event of death or disability. As an employee of Medical Mutual, you receive generous employer paid life and disability insurance in addition to numerous employee paid supplemental options.

**Company Paid Benefits**

- Basic Life Insurance: 2 times your annual base salary, rounded to the next highest \$1,000.
- Basic Accidental Death and Dismemberment: 1 times your annual base salary with 24 hour coverage for full-time employees.
- Business Travel Accident: 5 times your annual base salary for full-time employees.

**Employee Paid Options**

- Supplemental Life Insurance: Purchase up to 3 times your annual base salary, rounded to the next highest \$1,000.
- Dependent Life Insurance: Various life insurance coverage options for your spouse and/or children.
- Voluntary Accidental Death and Dismemberment: Supplement to the company provided benefit to protect against financial devastation due to accidental loss of life or dismemberment.

**Disability Benefits**

The financial impact can be severe if you are unable to work because of a sudden illness or injury. We include a comprehensive short-term disability program for our employees. Our employees are eligible for these programs after one year of service and upon approval of disability by Consumers Life. The full cost of this coverage is paid for by Medical Mutual.

**Short-term Disability**

The short-term disability program provides income protection for up to six months for eligible employees. The amount of disability benefits depends on an employee's base pay and length of service with Medical Mutual.

Years of Service	Paid Benefit
Less than One Year	Unpaid
One Year but Less Than Five Years	60%
Five Years and Longer	70%

**Long-term Disability**

For extended disabilities, Medical Mutual provides a long-term disability plan, which provides benefits after you have been disabled for six months.

Years of Service	Paid Benefit
One Year and Greater	60%

## Voluntary Plans

Medical Mutual offers a selection of voluntary coverage you can purchase to meet your needs. See benefit summaries on HRNet for a full explanation of benefits.

Group Accident: Payment for treatment of injuries resulting from a covered accident. No limit on number of claims. Pays in addition to health plan.

Examples of Covered Accidents	Employee Amount	Spouse & Child Amount
Fractures	\$2,000-\$5,000	\$1,500-\$4,500
Dislocations	\$1,500/\$3,000	\$1,000/\$2,000
Paralysis	\$5,000 Paraplegia \$10,000 Quadriplegia	\$5,000 Paraplegia \$10,000 Quadriplegia
Lacerations	\$200 - 2 to 6 inches \$400 - Over 6 inches	\$200 - 2 to 6 inches \$400 - Over 6 inches

Group Hospital Indemnity: Pays a benefit for hospital services as a result of a covered injury or sickness. Pays in addition to health plan. Covers injury and sickness. Available for spouse and/or children.

Type of Claims	Payment
Hospital Admission	\$1,000
Hospital Confinement	\$200 per day
Hospital Intensive Care	\$200 per day

Group Critical Illness: Provides a lump-sum benefit upon diagnosis for each covered illness. Employee coverage amounts from \$5,000 to \$30,000. Spouses are eligible for 50% of the employee benefit.

### Types of Illnesses Covered:

- Cancer
- Major Organ Transplant
- End Stage Renal Failure
- Stroke
- Carcinoma in Situ
- Coronary Artery Bypass Surgery

### Additional Wealth Benefits:

- Annual Incentive Program
- 529 College Savings Plan
- Free Will Preparation
- Medical Mutual Scholarship Program
- Extensive Employee Discounts

## Paid Time-Off and Holidays

We recognize the need for employees to receive time off from work for rest and relaxation, to attend to personal business or due to occasional illness or injury. We offer competitive PTO and leave policies to help you balance your personal and professional life.

### **Paid Time Off-Allowance:**

Current Full-Time Employees PTO Allowance (part-time employees earn PTO on pro-rated schedule):

Month of Hire	PTO Hours	PTO Days (8-Hour Equivalent)
January	120	15
February	112	14
March	104	13
April	88	11
May	80	10
June	72	9
July	64	8
August	48	6
September	40	5
October	24	3
November	16	2
December	8	1

New Full-Time Employees PTO Allowance (part-time employees earn PTO on pro-rated schedule):

Years of Service	PTO Hours	PTO Days (8-Hour Equivalent)
1 - 4	160	20
5 - 9	208	26
10 - 14	216	27
15 - 19	240	30
20 - 24	248	31
25+	280	35

### **Carryover**

Employees are encouraged to schedule and use their paid time away from work each year. However, employees may also carryover up to 40 hours of PTO time from year to year.

## Company Holidays

Meeting the needs of our customers and members who require our services is always our primary consideration when we determine Company paid holidays. Accordingly, the Company has identified the following paid holidays for 2018:

<b>New Year's Day:</b>	Monday, January 1
<b>Memorial Day:</b>	Monday, May 28
<b>Independence Day:</b>	Wednesday, July 4
<b>Labor Day:</b>	Monday, September 3
<b>Thanksgiving Day:</b>	Thursday, November 22
<b>Christmas Day:</b>	Tuesday, December 25

We are also providing one floating holiday in 2018. Newly hired employees will not be eligible for floating holidays in the first calendar year of their hire date, but will be eligible for future floating holidays beginning the following January.

### Additional Leave Benefits:

- Bereavement Leave
- Family Medical Leave
- Parental Leave
- Flexible Work Schedules (subject to management approval)

## Career & Development

We offer a large range of career opportunities at Medical Mutual. Your career and development is a partnership driven by you and supported by your manager. We are here to support you in the development of your career goals and aspirations by offering a variety of training opportunities.

### Tuition Assistance Program

Tuition reimbursement is available to eligible employees who wish to enhance their job skills, and/or level of education through participation in an accredited college curriculum. Please refer to the Tuition Assistance Policy for more information.

### Employee Referral Program

Do you know someone looking for new career opportunities? We're searching for talented, driven people, like you, to become part of our exceptional team. You can help us identify top talent and be rewarded if they become a Medical Mutual employee.

### Employee Training Courses

We offer a wide range of employee development courses. Employees are able to view a full list of available courses on HRNet.

Questions? Contact us at (216) 687-7163 or [foryourbenefit@medmutual.com](mailto:foryourbenefit@medmutual.com)

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**Medical Mutual**

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