



Available to: Full Time employees (30 hours or more a week)

When: After 90 days from start date

Pay Period = 2 weeks

Health Insurance

Employee Only - \$2,000 Deductible
\$40/pay period, MDC Goldenrod pays the other \$120!

Employee & Family - \$4,000 Deductible
\$80/pay period, MDC Goldenrod pays the other \$270!

Network: Sagamore Health Network
Administered by: Everence

After you reach your deductible for the year,
in-network claims are paid at 100%

Health Savings Account (HSA)

Administered by: Interra Credit Union

You can place an amount of your choosing from each pay check to be placed pre-tax in an HSA. This money can be used for any medical expenses you or your family may have, even if they are not covered on our insurance.

Any unused money in your account rolls over to the next year.

Vision Insurance

<i>Employee Only</i>	\$7.66/pay period
<i>Employee + 1</i>	\$12.90/pay period
<i>Employee + Children</i>	\$13.17/pay period
<i>Employee + Family</i>	\$21.23/pay period

Network: Vision Service Plan (VSP)

Exam, \$10 copay
Lenses and Frames, \$25 copay
Contacts, up to \$60 copay

403(b) Retirement Fund

Administered by: Mutual of America

You can place an amount of your choosing from each pay check to be placed in a 403(b) retirement fund. Both traditional and Roth accounts are available.

MDC Goldenrod will match up to 2% of your paycheck!

If you opt-in for paperless statements, there are no monthly maintenance fees for your account.

Vesting Schedule = 20% for each year with the company. Fully vested after 5 years.

Dental Insurance

<i>Employee Only</i>	\$6.88/pay period
<i>Employee + Spouse</i>	\$14.45/pay period
<i>Employee + Dependent(s)</i>	\$15.88/pay period
<i>Employee + Family</i>	\$23.72/pay period

Network: Dental Health Options

No copays, no deductibles, 2 cleanings a year

Covered at 100%:
Cleaning, fluoride, sealants, exams, x-rays, and more.

Covered at 50%:
White and silver fillings, prefab stainless steel crown, extractions, and more.

Life Insurance

Administered by: North American Benefits Company

MDC Goldenrod pays the full price of this!

Insured for your annual salary or hourly rate times 2,080. If you make \$10/hour, you are insured for \$20,800.

Disability Insurance

Administered by: North American Benefits Company

MDC Goldenrod pays the full price of this!

Includes both short and long term disability.

NOTE: All prices and coverage subject to change. Further conditions may apply. Information provided is for a general overview of benefits available.