



2010 Benefits Summary

Health Insurance	<p>Anthem</p> <ul style="list-style-type: none"> •\$20 office visit co-pay •Prescription benefits <ul style="list-style-type: none"> •\$8 generic •\$25 preferred •\$45 non-preferred •\$500 individual deductible •\$1,000 family deductible max 	<p style="text-align: right;">www.anthem.com</p> <ul style="list-style-type: none"> •Employee premium – 90% paid by MEM •Dependent premium –approx. 70% paid by MEM •Eligible first day of month following hire date
Dental Insurance	<p>Guardian Dental Plan</p> <ul style="list-style-type: none"> •Two cleanings & exams per year •100% covered (preventative) •\$1,000 annual maximum •Maximum Rollover Design •No deductible in-network •\$50 out-of-network individual deductible •\$150 out-of-network family deductible •Orthodontic coverage for dependent children to age 19 (\$1,000 lifetime max per child) 	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •Employee premium – 90%+ paid by MEM •Dependent premium –approx. 70% paid by MEM •Eligible first day of month following hire date
Vision Insurance	<p>Guardian Vision (VSP network)</p> <ul style="list-style-type: none"> •In-network benefits: •Exams \$10 co-pay each 12 months •Frames \$25 material co-pay each 24 months •Lenses One pair each 12 months •Contacts \$120 every 12 months 	<p style="text-align: right;">www.vsp.com</p> <ul style="list-style-type: none"> •Employee premium – 90% +paid by MEM •Dependent premium –approx. 70% paid by MEM •Eligible first day of month following hire date
Basic Life Insurance	<p>Guardian Life</p> <ul style="list-style-type: none"> •Employee coverage=three times annual salary •Spouse coverage=\$10,000 •Dependent child coverage=\$6,000 	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •Employee premium – 100% paid by MEM •Dependent premium – \$2.95 per month •Eligible first day of month following hire date
Accidental Death and Dismemberment Insurance	<p>Guardian Life</p> <ul style="list-style-type: none"> •Employee coverage=three times annual salary 	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •Employee premium – 100% paid by MEM
Optional Life Insurance	<p>Guardian Life</p> <ul style="list-style-type: none"> •Guaranteed issue for employee=\$150,000 or \$200,000* •No guaranteed issue for spousal coverage* up to \$50,000 (50% of self) •May cover up to \$10,000 per child (10% of self) <p style="margin-top: 10px;"><i>*There is a qualifying health question for underwriting (see application).</i></p>	<p style="text-align: right;">www.glic.com</p> <ul style="list-style-type: none"> •Premium paid in full by employee

<p>Supplemental Accident or Illness Insurance</p>	<p>AFLAC</p> <ul style="list-style-type: none"> •Accident •Cancer •Specified Health Event 	<p>www.aflac.com</p> <ul style="list-style-type: none"> •Premium paid in full by employee
<p>Short-Term Disability Insurance</p>	<p>MEM</p> <ul style="list-style-type: none"> •Begins on the first work day of the illness •Must be active, full-time employee at time of disability <1 year = 30 days at 100% and 60 days at 60% 1-4 years = 60 days at 100% and 30 days at 60% >4 years = 90 days at 100% 	
<p>Long-Term Disability Insurance</p>	<p>Guardian Life</p> <ul style="list-style-type: none"> •Eligible first day following hire date •60% of income to age 65 •90-day elimination period (picks up where STD leaves off) 	<p>www.glic.com</p> <ul style="list-style-type: none"> •Premium – 100% paid by MEM
<p>Section 125</p>	<p>ASI</p> <ul style="list-style-type: none"> •Pre-tax option: <ol style="list-style-type: none"> 1. Medical reimbursement 2. Dependent care •Under IRS rules, dollars contributed and not used will be forfeited at the end of the plan year. •Changes subject to open enrollment or change in family status 	<p>www.asiflex.com</p>
<p>401(k)</p>	<p>Great-West <u>Employee Contributions</u></p> <ul style="list-style-type: none"> •Traditional contribution – Pre-tax •Roth contribution – Post-tax •Eligible to contribute first day of hire •May contribute up to \$16,500 of income (*\$22,000 if over age 50) •100% vested in employee contributions 	<p>www.gwrs.com</p> <p><u>Employer Contributions</u></p> <ul style="list-style-type: none"> • Eligible for Match and Profit Sharing on the first day of the quarter corresponding with or after 6 months of employment. •100% vested following 2 years of employment <p>Match Formula:</p> <ul style="list-style-type: none"> •100% of first 1% employee contribution •50% of the next 5% employee contribution •Total Match may reach 3.5% if an employee contributes 6% of eligible compensation.
<p>Profit Sharing</p>	<ul style="list-style-type: none"> •Eligible first day of quarter following 6 months of employment •Must be employed on Dec. 31 of plan year •100% vested following 2 years of employment 	<p>www.gwrs.com</p>

Paid Time Off	<p>New hire – 5 years: 19 days (6.33 hours/check) 6 – 8 years: 24 days (8.0 hours/check) 9 years: 25 days (8.33 hours/check) 10 years: 26 days (8.66 hours/check) 11 years: 27 days (9.0 hours/check) 12 years: 28days (9.33 hours/check) 13 years: 29 days (9.67hours/check) 14 years: 30 days (10.0 hours/check) 15 years: 31 days (10.33 hours/check) 16 + years: 32 days (10.67 hours/check)</p>	<ul style="list-style-type: none"> •Begin accruing on first day of employment •Can only take amount of time in balance <p>Employees in grade E4 or higher will accrue PTO at the rate of 24 days/year or at the rate corresponding with their years of service, whichever is greater.</p>
2010 Holidays	<ul style="list-style-type: none"> •New Year’s Day (Dec 31) •Martin Luther King, Jr. Day •Memorial Day •Independence Day (July 5 observation) •Labor Day •Thanksgiving Day •Day after Thanksgiving •Christmas Day (Dec 24) 	<ul style="list-style-type: none"> •Floating holiday received on Jan. 1 •Floating holiday received on July 1 •8 hours will be added to PTO balance for each floating holiday <p>•Eligible on first day of employment</p>
Direct Deposit	<ul style="list-style-type: none"> •Automatic deposit of paycheck into designated checking or savings account •May use up to eight accounts, one of which must be a balance account •Allow at least one pay period for direct deposit to activate 	
Employee Assistance Program (EAP)	<p>New Directions</p> <ul style="list-style-type: none"> •Professional counseling provided to employees and members of household •Self referred •Confidential 	<p style="text-align: right;">www.ndbh.com</p> <ul style="list-style-type: none"> •Premium – MEM pays 100% •Eligible on first day of employment
Education Assistance	<ul style="list-style-type: none"> •Eligible after one year of employment •Reimbursement depends on class cost and grade earned; may cover 100% of tuition cost <p><u>An additional tuition loan provides:</u></p> <ul style="list-style-type: none"> •Interest-free loan from \$1 to \$5,000 •Six months to repay loan (payroll deduction or check) •Eligible after one year of employment 	
Computer Loan Program	<ul style="list-style-type: none"> •Eligible after six months of employment •Interest-free loan from \$250 to \$5,000 •Two years to repay loan (payroll deduction or check) 	
Wellness Programs	<p><u>Health Club Membership Reimbursements</u></p> <ul style="list-style-type: none"> •Eligible after three months of employment •Average is computed over total number of eligible weeks •Average one visit per week, but less than two = \$180 •Average two visits per week, but less than three = \$210 •Average three or more visits per week = \$250 <p><u>Wellness Loan</u></p> <ul style="list-style-type: none"> •Eligible after three months of employment • Interest-free loan from \$250 to \$1,500 •One year to repay loan (payroll deduction or check) 	

Health Fair

- All employees are encouraged to participate in MEM's annual Health Fair
- Fair is held at each MEM location
- Free health screening opportunities

Health Risk Appraisal

- Online appraisal
- Learn your personal health risks
- Cash incentive for completion

Health Challenge

- A multidimensional approach to health and wellness
- All employees are encouraged to participate in any or all of MEM's Health Challenge sessions
- Incentives are based on goal achievement

Weight Watchers at Work

- All interested employees are encouraged to participate.
- 50% program reimbursement, based on attendance

INTERxVENT

- A multidimensional approach to health and wellness
- All interested employees are encouraged to participate.
- Upon enrollment in this mentor-assisted program, an INTERxVENT "coach" will be assigned to you. This trained health professional will conduct an initial interview with you to establish goals, plus an action plan. Your Health Risk Appraisal results are a key component in designing this tailored educational and motivational program.
- 50% program reimbursement, based on participation/attendance
- 50% program reimbursement, based on achievement of goals

Onsite Flu Shots

- FREE onsite flu shots for employees in all offices