



2017 Benefits Overview

Midwest Trust Company is committed to providing a comprehensive benefits package to our employees. Benefits are effective the first of the month after hire, unless otherwise noted. Eligible employees are those regularly scheduled to work 30 or more hours per week. Below is an overview of our benefits **effective January 1, 2017**. Complete information is available in the official plan documents. If there is a discrepancy or conflict between the plan documents and the information presented here, the plan documents will prevail. Contact Human Resources at hr@midwesttrust.com for more information.

Medical Insurance

CIGNA, Medical Plan Feature	POS Copay Plan, In-Network	HDHP w/ HSA, In-Network	
Deductible, Single / Family	\$750 / \$1,500	\$2,500 / \$5,000	
Coinsurance After Deductible	10%	0%	
Out-of-Pocket Max, Single / Family	\$3,500 / \$7,000	\$2,500 / \$5,000	
Lifetime Maximum	Unlimited	Unlimited	
Office Visits	\$25 / \$50 specialist	0% after deductible	
Preventive Care	0% (100% covered)	0% (100% covered)	
Inpatient Facility/Surgical	\$250 + deductible + 10%	0% after deductible	
Outpatient Facility/Surgical	\$125 + deductible + 10%	0% after deductible	
Urgent Care	\$75, no charge after deductible	0% after deductible	
Emergency Room	\$300, no charge after deductible	0% after deductible	
Prescription Drugs, Retail	\$20 / \$35 / \$50	0% after deductible	
Prescription Drugs, Mail	\$40 / \$70 / \$100	0% after deductible	
Health Savings Account Annual Employer Contribution			
Single Coverage	\$1,250 (made monthly)	Family Coverage	\$2,500 (made monthly)
Pre-Tax Employee Deductions per Semi-Monthly Pay Period*			
Employee Only or Employee/Child	\$0	\$0	
Employee/Spouse or Family	\$195.00	\$165.00	

*Deductions assume wellness program participation. Non-wellness premiums are \$25 more per period.

Dental Insurance

CIGNA, Dental Plan Feature	In-Network		
Annual Benefit Maximum	\$1,500		
Deductible	\$50 individual, \$150 family		
Preventive Services: Oral exams, cleanings, x-rays	Plan pays 100%, no deductible		
Basic Services: Periodontics, oral surgery, fillings, root canal	Plan pays 80% after deductible		
Major Services: Crowns, bridges, dentures	Plan pays 50% after deductible		
Orthodontia (For dependents to age 19)	Plan pays 50% after deductible		
Orthodontic Lifetime Benefit	\$1,000		
Pre-Tax Employee Deductions per Semi-Monthly Pay Period			
Employee Only	Employee + Spouse	Employee + Child(ren)	Family
\$0	\$14.60	\$22.58	\$42.90

Voluntary Vision Insurance

VSP, Vision Plan Feature	In-Network		
Eye exam	12 months; \$10 copay		
Lenses or contact lenses	12 months		
Single vision, bifocal, trifocal lenses	\$25 copay		
Progressive: standard/premium/custom	\$55 / \$95-\$105 / \$150-175		
Contact lenses	Up to \$60 copay for fitting and eval; \$150 allowance for contacts		
Frames	24 months; \$150 allowance, then \$25 copay + 20% off copay		
Additional pairs of glasses	20% off additional glasses and prescription sunglasses		
Laser vision correction	Average 15% off regular price or 5% off promotional price		
Pre-Tax Employee Deductions per Semi-Monthly Pay Period			
Employee Only	Employee + One	Employee + Child(ren)	Family
\$4.61	\$7.37	\$7.53	\$12.14

Life Insurance

Basic group life and accidental death and dismemberment (AD&D) insurance in the amount of \$100,000 is provided at no cost to the employee. Additional insurance may be purchased on a voluntary basis.

Voluntary Long-Term Disability

Long-term disability insurance pays 60% of your salary up to the maximum benefit in the event of a serious health condition, non-work-related injury, or disability lasting more than 90 days. Semi-monthly deduction is \$.44 per \$100 of semi-monthly base salary.

Other Voluntary Benefits

- Voluntary long-term care insurance
- Voluntary accident and critical illness insurance

Dependent Care Account

Redirect a portion of gross pay to a pre-tax dependent care spending account. The maximum contribution is \$5,000 if single or married filing jointly. A debit card is available.

401(k) Profit Sharing Plan

All employees age 21 or older are eligible to participate in the 401(k) plan immediately upon hire regardless of scheduled hours per week. Employer match is 100% of the employee's first 3%, then 50% of the employee's next 2%; immediate 100% vesting. Profit sharing eligibility is the first of the quarter after one year of service.

Time Off

- Paid time off (PTO) is earned each pay period beginning at hire

Length of Service on 1/1	Annual PTO - Vice President and Up	Annual PTO - All Others
Up to 3 years	4 weeks (pro-rated for new hires)	3 weeks (pro-rated for new hires)
3 years but less than 7	5 weeks	4 weeks
7 or more years		5 weeks

- Paid holidays, jury duty, bereavement
- Extended sick leave is available the first of the month after 90 days of employment