



2018 Benefits Overview

MTC Holding Corporation | Midwest Trust Company |
Midwest Trust Company of Missouri – Clayton | Trust Technology Solutions

MTC Holding Corporation provides a comprehensive benefits package to our associates. Below is an overview **effective January 1, 2018**. Unless otherwise stated, benefits are effective the first of the month after hire. Associates must be regularly scheduled for 30 or more hours per week to be eligible for insurance. Contact Human Resources at hr@midwesttrust.com for more information.

Medical Insurance - BlueCross BlueShield of Kansas City

Medical Plan Feature	Traditional Plan, In-Network	HDHP w/ HSA, In-Network
Deductible, Individual / Family	\$750 / \$1,500	\$2,700 / \$5,400
Out-of-Pocket Max, Single / Family	\$3,500 / \$7,000	\$2,700 / \$5,400
Coinsurance After Deductible	Plan pays 90% / You pay 10%	Plan pays 100% / You pay 0%
Physician Office Visits	\$25 / \$50 specialist	You pay 0% after deductible
Preventive Care	Covered 100%	Covered 100%
Urgent Care	\$50 copay	You pay 0% after deductible
Emergency Room	\$300 copay, then deductible, then 10%	You pay 0% after deductible
Inpatient Facility/Surgical	Deductible, then 10%	You pay 0% after deductible
Outpatient Facility/Surgical	Deductible, then 10%	You pay 0% after deductible
Retail Prescription Drugs	\$20 / \$35 / \$55	You pay 0% after deductible
Mail Order Prescription Drugs	\$40 / \$70 / \$110	You pay 0% after deductible
Pre-Tax Employee Deductions per Semi-Monthly Pay Period*		
Employee Only or Employee/Child	\$0	\$0
Employee/Spouse or Family	\$195.00	\$165.00

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

Health Savings Account (HSA) Annual Employer Contribution

Individual Coverage: \$1,350 (\$112.50 per month)	Family Coverage: \$2,700 (\$225.00 per month)
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Dental Insurance - BlueCross BlueShield of Kansas City

Dental Plan Feature	In-Network		
Deductible	\$50 individual, \$150 family		
Annual Benefit Maximum	\$1,500		
Preventive Services: Exams, cleanings, x-rays	Plan pays 100%, no deductible		
Basic Services: Fillings, periodontics, endodontics, extractions	Plan pays 80% after deductible		
Major Services: Crowns, inlays, onlays, 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	\$15.33	\$23.71	\$45.02



Voluntary Vision Insurance - VSP

Type of Service	In-Network			
Eye exam	12 months; \$10 copay			
Frames	24 months; \$150 allowance, then 20% off			
Single vision, bifocal, trifocal lenses	12 months; \$25 copay			
Progressive: standard / premium / custom	12 months; \$55 / \$95-\$105 / \$150-175			
Contact lenses (in lieu of glasses)	12 months; up to \$60 copay for fitting; \$150 allowance			
Laser vision correction	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	
\$5.06	\$8.09	\$8.26	\$13.31	

Life Insurance

Basic group life and accidental death and dismemberment (AD&D) insurance in the amount of \$100,000 is provided at no cost. 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

401(k) Profit Sharing Plan

All employees age 21 and 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 As of January 1	Annual PTO	Annual PTO for Vice Presidents and Above
Up to 3 years	3 weeks (pro-rated for new hires)	4 weeks (pro-rated for new hires)
3 years but less than 7	4 weeks	5 weeks
7 or more years	5 weeks	5 weeks

Paid holidays, jury duty, and bereavement are offered. Extended sick leave is available the first of the month after 90 days of employment.

This overview highlights the main features of some of the benefit plans sponsored by MTC Holding Corporation. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. MTC Holding Corporation reserves the right to modify, amend or terminate any benefit plan or practice described in this overview. Nothing in this overview guarantees that any plan provisions will continue in effect for any period of time.