



2025 Benefits Overview

MTC Holding Corporation | Midwest Trust Company | Trust Technology Solutions | Midwest Institutional Trust Company

MTC Holding Corporation provides a comprehensive benefits package to our associates. Below is an overview **effective January 1, 2025**. 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 (Single / Fam)	\$750 / \$1,500	\$3,300 / \$6,600
Out-of-Pocket Max (Single / Fam)	\$3,500 / \$7,000	\$3,300 / \$6,600
Member Coinsurance After Ded.	You pay 10%	You pay 0%
Primary Care Visits	\$25	0% after Ded.
Specialist Visits	\$50	0% after Ded.
Preventive Care	Covered 100%	Covered 100%
Urgent Care	\$50	0% after Ded.
Emergency Room	\$300 copay, then Ded., then 10%	0% after Ded.
Inpatient Facility/Surgical	Ded., then 10%	0% after Ded.
Outpatient Facility/Surgical	Ded., then 10%	0% after Ded.
Retail Prescription Drugs	\$20 / \$35 / \$55	0% after Ded.
Mail Order Prescription Drugs	\$40 / \$70 / \$110	0% after Ded.
Employee or Employee/Child	\$0	\$0
Employee/Spouse or Family	\$255.00	\$215.00

Health Savings Account (HSA) Annual Employer Contribution

Individual Coverage: \$1,650 (\$137.50 per month)	Family Coverage: \$3,300 (\$275.00 per month)
---------------------------------------------------	-----------------------------------------------

Dental Insurance – Delta Dental of Kansas

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	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	\$16.71	\$26.09	\$49.62



Voluntary Vision Insurance - VSP

Type of Service	In-Network			
Eye exam	12 months; \$10 copay			
Frames	24 months; \$150 allowance, then 20% off over allowance			
Single vision, bifocal, trifocal lenses	12 months; \$25 copay			
Progressive: standard / premium / custom	12 months; \$0 / \$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 + Spouse	Employee + Child(ren)	Family	
\$5.31	\$8.34	\$8.67	\$13.97	

Life Insurance – Sun Life

Basic group life and accidental death and dismemberment (AD&D) insurance equal to three times your annual salary is provided at no cost. Additional insurance may be purchased on a voluntary basis.

Voluntary Long-Term Disability – Reliance Standard

Long-term disability insurance pays 60% of your salary up to the maximum benefit of \$15,000 in the event of a serious health condition, non-work-related injury, or disability lasting more than 90 days. Semi-monthly deduction is \$.50 per \$100 of semi-monthly base salary.

Other Voluntary Benefits

- Voluntary accident, critical illness, and hospital indemnity insurance through Reliance Standard
- Voluntary long-term care insurance through Trustmark
- Voluntary cancer insurance through Prosperity

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.

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 most 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.