

# 2025 Benefits Summary

## Employee Caregivers

### Medical insurance

MNGI offers group medical insurance through Medica. There are two plan options; one with a Health Reimbursement Account (HRA) and one with a Health Savings Account (HSA).

#### Medica HDHP with HRA

When enrolled in this plan, your HRA will reimburse you for 50% of your deductible after you have paid the first 50% of the deductible. With MNGI's help, your actual out-of-pocket expense will be a maximum of \$1,250 for single coverage or \$2,500 for employee plus dependents.

Bi-weekly premium contribution	
Employee	\$75.42
Employee + spouse	\$272.69
Employee + children	\$242.94
Family	\$381.25

#### Medica HDHP with HSA

An HSA is an individually owned tax advantaged savings account that you can use to pay for current or future health care expenses. MNGI will make an annual contribution to your account if it is set up with HSA Bank. Employees enrolled in single coverage will receive \$625 per year and employees plus dependents will receive \$1,250 per year. You are also able to contribute your own money into your HSA on a pre-tax basis.

Bi-weekly premium contribution	
Employee	\$48.84
Employee + spouse	\$219.53
Employee + children	\$193.32
Family	\$271.90

### Wellness

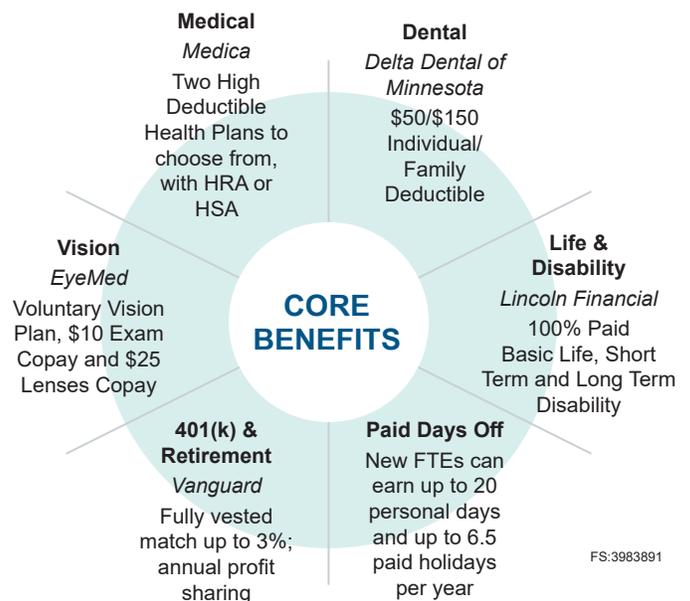
MNGI is committed to promoting the health and well-being of our caregivers and their families. The goal of our healthcare program is not only to make sure you have access to the services you need when you are sick but also to help you live a healthier life.

For caregivers using tobacco products, MNGI is here to support those wanting to quit and is putting programs in place to help you beat the addiction. Tobacco users can complete an approved Tobacco Cessation course to avoid incurring the medical premium surcharge.

### Maven

MNGI is partnering with Maven, which delivers compassionate, equitable, and high-quality care for women and families. Maven supports members and their partners in preconception, family-building, pregnancy, postpartum, return-to-work, parenting, menopause, and beyond. The innovative platform offers 24/7/365 access to the clinical, emotional, and financial support needed to build families and thrive.

Go to [mavenclinic.com](https://mavenclinic.com) to learn more. Employees must be enrolled in one of MNGI's medical plans with Medica to take advantage of this benefit.



## Dental plan

Dental benefits are provided through Delta Dental. You have the freedom to see any dentist; however, dentists who participate in the Delta Dental PPO or Delta Dental Premier networks offer the greatest savings. The plan has a \$50 individual/\$150 family deductible and includes ortho coverage for children to age 19. Additionally, charges for preventive and diagnostic services will not be applied to the annual benefit maximum.

Bi-weekly premium contribution	
Employee	\$4.68
Family	\$12.44

## Vision plan

EyeMed saves you money on all your eye care and eyewear needs. You'll have access to affordable eye exams and save up to 40% on eyewear. The plan has a \$10 exam copay and \$25 lenses copay. If you visit an EyeMed PLUS provider, you have the opportunity to access even richer benefits such as \$0 exam copay and \$50 extra frames allowance.

Bi-weekly premium contribution	
Employee	\$2.28
Employee + 1	\$4.32
Family	\$6.33

## Flexible spending account (FSA)

FSAs are a tax-saving way to pay for eligible healthcare and dependent care expenses that you would typically pay out of pocket. The money you set aside in an FSA is not taxed, so you save money. The Healthcare FSA can be used for qualified medical/dental expenses, and the Dependent care FSA can be used for work-related dependent day care costs. Caregivers can set aside up to annual maximum, which can be found on the [www.IRS.gov](http://www.IRS.gov) website.

## 401(k) and retirement

Caregivers are eligible to begin participating on January 1 following their date of hire. There is automatic enrollment in the plan at a 3% deferral, and MNGI will make a fully vested match up to 3% as soon as you are eligible to contribute.

In addition, MNGI will make annual profit sharing contributions of approximately 3.4% of eligible compensation for the first three full calendars years of employment. After four years of employment, the annual profit sharing contributions will increase to as much as 5.7% of eligible compensation and company contributions become 100% vested.

## Life insurance

Life insurance is intended to protect your family's financial security in the event of your death. Your Life insurance benefit is paid for entirely by MNGI and is provided through Lincoln Financial. Your coverage is equal to \$50,000. You also have the option to purchase additional Voluntary Life insurance coverage for you or your dependents.

## Disability insurance

Short Term and Long Term Disability insurance are provided to you by Lincoln Financial and are paid in full by MNGI. If you're unable to work due to a sickness or injury, disability insurance replaces a portion of your income to help you pay bills, such as your mortgage, tuition, and car payments, or cover expenses like food, clothing, and utilities.

Short Term Disability provides 60% of your basic weekly earnings up to the maximum benefit of \$2,500 per week for up to 11 weeks. Long Term Disability provides 60% of your earnings up to the maximum benefit. The maximum benefit for caregivers earning \$50,000 or less is \$3,000 per month, and the maximum benefit for caregivers earning \$50,000 or more is \$10,000 per month.

## Voluntary products

As a caregiver of MNGI, you have the opportunity to apply for personal insurance products to enhance and customize your benefits portfolio to fit your or your family's individual needs. You can purchase Critical Illness insurance, Accident insurance, and Hospital indemnity insurance to supplement your medical coverage.

## Variable pay

All caregivers are eligible to receive a cash reward for achieving goals.

## Employee assistance program (EAP)

The EAP, sponsored by Vital WorkLife, is available to all MNGI caregivers. The EAP provides confidential support and resources for you and your dependents at no charge. Expert guidance is available for everyday matters, serious problems and everything in between.

## Paid parental leave

MNGI caregivers with babies born or adopted are eligible for two weeks of paid leave at 100%. After the first two weeks, individuals that deliver a baby and meet the definition of disabled are eligible for short term disability at 60% of basic weekly wages for an additional 4 weeks, paid for by MNGI.

## Paid days off

MNGI offers a generous amount of PDO. Plus, PDO accrual rates increase every two years. New full-time caregivers can earn up to 20 days a year and can start using their PDO immediately upon hire.

MNGI also offers up to 6.5 paid holidays per year, depending on caregiver FTE status. If hired on or before July 31 of the year, caregivers will be eligible for one floating holiday each year.

## Legal and identity theft

LegalShield and IDShield are available to MNGI caregivers through LegalShield. LegalShield monitors your identity from every angle, not just your Social Security Number, credit cards, or bank accounts. Coupled, LegalShield and IDShield provide a comprehensive solution when identity theft issues turn to legal matters.

## Additional Lincoln Financial services

### Empathy

Lincoln Financial has rolled out a new benefit available to Caregivers: Empathy. Empathy is a new collection of grief support services for life insurance beneficiaries. For up to 18 months after a loss, Empathy lets beneficiaries access:

- Grief guidance
- Funeral planning
- Obituary writing
- One-on-one Care Manager
- Estate planning and administration

### GuidanceResources

You have access to GuidanceResources Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows and much more. Also available in the GuidanceNow mobile app.

### EstateGuidance

EstateGuidance®, provided by Lincoln Financial, offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.

### TravelConnect

Lincoln Financial TravelConnect services provide you with access to a 24-hour network of emergency and legal resources, including telemedicine, and qualified medical professionals trained for any situation, for you and your family members traveling more than 100 miles from home.

## Other perks and benefits

MNGI also offers additional benefits such as:

- Referral bonus
- Transit pass savings
- Tuition reimbursement
- MERSC discount
- Recognition programs
- Extensive orientation and training programs
- Free on-site parking