



# 2011 BENEFITS OVERVIEW

Mississippi Valley Regional Blood Center is committed to helping employees and their families maintain good health and financial wellness. So, we've made every effort to offer a full range of benefits as a part of an employee's overall compensation. The following is an overview of the benefits available to our employees.

## Health & Wellness Benefits

### **Health Insurance** > 1<sup>st</sup> of month following hire

MVRBC provides a comprehensive health plan through Wellmark Blue Cross and Blue Shield, including medical, prescription and chiropractic coverage. Health Insurance is available to 20+, 30+ and Full Time status employees.

### **Wellness Discount Available!**

\*In January 2011, MVRBC is pleased to offer a Wellness Program. By participating in the Wellness Program, employees not only learn how to live a healthy lifestyle, but also qualify for a health insurance premium discount.

### **Dental Insurance** > 1<sup>st</sup> of month following hire

MVRBC offers dental insurance through Delta Dental, which provides coverage for a wide range of dental services. Dental Insurance is available to 20+, 30+ and Full Time status employees.

### **Vision Insurance** > 1<sup>st</sup> of month following hire

MVRBC offers employees an affordable eyecare plan through Vision Service Plan (VSP), which includes coverage for annual eye exams, prescription glasses and contacts. Vision Insurance is available to 20+, 30+ and Full Time status employees.

### **Flexible Spending Accounts** > 1<sup>st</sup> of month following hire

MVRBC offers a Flexible Spending Account (FSA) for Healthcare and Dependent Care expenses. Employees can set aside pre-tax dollars to cover non-reimbursed healthcare, dental and vision expenses as well as childcare or eldercare expenses. Participation in Flexible Spending Accounts is available to 20+, 30+ and Full Time status employees.

### **Employee Assistance Program** > Upon Hire

Free confidential counseling services are available for all employees and their immediate family through Genesis EAP. Professional counselors are available 24 hours a day, 7 days a week. Genesis EAP also offers Financial Resources and Legal Services.

### **Fitness Center** > Upon Hire

MVRBC encourages wellness activities that promote the health and well-being of our employees. A way in which we do this is offer the availability and convenience of an on-site fitness center at the Davenport Center. This benefit is available to all employees 24 hours a day, 7 days a week.

### **Health Club Reimbursement** > Upon Hire

Employees who do not have access the fitness center are offered a limited reimbursement for a health club membership after every 3 months of use.

### **Tobacco Cessation Reimbursement** > Upon Hire

MVRBC will reimburse an employee up to a limited amount for the cost of an approved tobacco cessation program or aid. The MVRBC Health Insurance plan also includes coverage for Tobacco Cessation Rx's.

## Family Security Benefits

### **Life & AD&D Insurance** > 1st of month following 90 days

MVRBC provides term life insurance for employees and their spouse and dependents. MVRBC covers 100% of the cost for this benefit and it is available to 20+, 30+ and Full Time status employees.

### **Voluntary Life Insurance** > 1st of month following 90 days

For even greater coverage, we offer employees the opportunity to purchase additional life insurance at competitive rates. This benefit is available to 20+, 30+ and Full Time status employees.

### **Short & Long Term Disability** > 1st of month following 90 days

MVRBC provides short and long term disability insurance at no cost to employees. This benefit is available to 30+ and Full Time status employees.

### **Aflac** > 1<sup>st</sup> of month following hire

MVRBC offers voluntary benefits through Aflac at competitive rates. This benefit is available to 20+, 30+ and Full Time status employees.

## Retirement & Savings Benefits

### **401(k) Retirement Plan** > 1<sup>st</sup> of month following 30 days

Employees have the option to make pre-tax and/or after-tax (Roth 401k) contributions. MVRBC provides an employer match and employees may also receive an annual discretionary contribution from MVRBC based upon organizational performance.

## Paid Time Off Benefits

### **Holidays** > Upon Hire

MVRBC recognizes the following 6 days as paid holidays: New Year's Day, Memorial Day, 4<sup>th</sup> of July, Labor Day, Thanksgiving Day and Christmas Day.

### **Paid Time Off (PTO)** > Upon Hire

MVRBC recognizes that employees need time away from work for their personal well-being, illness or personal situations. We provide Paid Time Off which includes vacation, sick leave and personal days.

## Other MVRBC Benefits

### **Education Assistance > After 1 Year**

We offer Education Assistance for undergraduate and graduate level coursework and programs that assist in the development of the employee in their current position, or in a business or organization related field that provides a mutual benefit to both the employee and MVRBC. This benefit is subject to an application and approval process.

### **Uniform Allowance > After 30 Days**

Employees required to wear scrubs/uniforms in the performance of their duties are provided with an annual uniform reimbursement allowance.

### **Employee Referral Award > Upon Hire**

In an effort to hire highly qualified, productive employees, MVRBC provides a referral award to employees who refer an applicant who is subsequently hired.

### **Computer Loans > After 2 Years**

MVRBC offers interest-free loans up to employees via payroll deduction for the purchase of hardware and software to promote computer literacy among its employees.

## Questions?

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