

BENEFITS



MISSISSIPPI VALLEY
REGIONAL BLOOD CENTER

2020 BENEFITS OVERVIEW:

Mississippi Valley Regional Blood Center is committed to helping you and your family maintain health and financial wellness. Every effort has been made to offer a full range of benefits that can help protect you and your family as your benefits are an important part of overall compensation! Here's an overview of the benefits available in 2020 for an employee in 20+ status.

FAMILY SECURITY BENEFITS

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

MVRBC provides term life and accidental death or dismemberment insurance for you. MVRBC covers 100% of the cost for this benefit.

- ◆ 20+ receives \$10,000 in paid coverage

Dependent Life Insurance > 1st of month following 90 days (20+)

MVRBC provides term life insurance for your dependents at no cost to you, including a \$2,000 benefit for a spouse, \$2,000 for dependent children from 6 months to 26 years and \$500 from 14 days to 6 months.

Voluntary Life & AD&D Insurance > 1st of month following 90 days (20+)

You have the opportunity to purchase additional term life insurance and/or AD&D at competitive group rates.

SUPPLEMENTAL BENEFITS (30+/FT)

You can buy supplemental benefits where benefits received can be a helpful to put towards deductibles, living expenses, childcare, and much more when you or a covered loved one experiences a covered event. Please refer to your product brochures for higher-level details.

Critical Illness Insurance Supplemental Benefit

Pays a lump sum cash benefit for covered critical illnesses such as: heart attack, stroke, invasive cancer, and 23 other covered illnesses.

Accident Expense Insurance Supplemental Benefit

Pays a cash benefit when you or a covered love one experience an injury. Common injuries covered such as: fractures, dislocations, burns, lacerations, and much more.

Hospital Indemnity Insurance Supplemental Benefit

Pays a cash benefit when you or a covered love one is admitted into inpatient care for a period of 20 hours or more. Benefits can be received whether a person is admitted due to illness, injury, surgery, and even pregnancies.

PAID TIME OFF BENEFITS (20+)

Holidays > Upon Hire

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

Paid Time Off (PTO) > Upon Hire

Paid Time Off (PTO) Benefits are offered for employees needing time away from work for well-being, illness or personal reasons. PTO hours are earned based on actual hours worked multiplied by the appropriate factor for years of service. PTO is accrued bi-weekly and accrual commences on the 1st day of employment. Please refer to the PTO policy for complete details.

Factor Schedule:

Start of 1st year: .077 x actual hours worked

Start of 4th year: .1 x actual hours worked

7 or more years: .124 x actual hour worked

RETIREMENT & SAVINGS BENEFITS (20+)

401(k) Retirement Plan > 1st of month following 30 days

The 401(k) Retirement Plan allows you to save for retirement. MVRBC matches 100% on the first 4% of your contributions. Employees have the option to make pre-tax and/or Roth contributions. New employees are automatically enrolled into the Plan at a 4% pre-tax contribution rate. Employees may also receive an annual discretionary contribution from MVRBC based upon organizational performance. See the 401k Summary Plan Description booklet for full details.

OTHER MVRBC BENEFITS

Employee Assistance Program (EAP) > Upon Hire (20+)

Free, confidential counseling services are available for you and your 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.

Employee Referral Award > Upon Hire (20+)

In an effort to hire highly qualified, productive employees, MVRBC offers a \$600 bonus referral award to employees who refer an applicant who is subsequently hired. See the Employee Referral Policy for full details. Contact a recruiter for further information.

Computer Loans > After 1 Year (20+)

MVRBC offers interest-free loans up to \$1,000 to employees via payroll deduction for the purchase of hardware and software to promote computer literacy among its employees. See the Computer Loan Policy for full details. Contact Payroll for further information.

Tobacco Cessation Reimbursement > Upon Hire (20+)

MVRBC will reimburse an employee up to \$300 for the cost of an approved tobacco cessation program or aid. Medical coverage also includes coverages for Tobacco Cessation.

Health Club Reimbursement (20+) > Upon Hire (20+)

Eligible employees will receive \$50 towards the Health Club Membership every 3 months, with usage of 2 times per week or more. Can be reimbursed on your paycheck or into your Health Savings Account.

QUESTIONS?

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