



It's Maid Day is proud to offer a robust benefits program for our full time employees.

In addition to these benefits outlined below, It's Maid Day provides all employees with a company paid life insurance benefit. It's Maid Day pays for this \$25,000, life insurance plan through The Hartford insurance company. This benefit along with rest of these benefits, go into effect the first of the month following 60 days.

It's Maid Day also provides a 401(k) plan with matching contributions that goes into effect after 90 days of employment.

#### HOW TO ENROLL:

You were provided a beneficiary form for the company paid life insurance in your new employee packet, which included your employee paperwork and tax forms. Make sure to return this form to the office. We will submit this form for you.

You will receive an email from FrankCrum, our benefits provider, about a week after your first day of employment. This email will contain links and instructions on how you can enroll in the following benefits using an online enrollment portal.

Your enrollment in the 401(k) plan will also be through an online portal. Look for an email from PAI our 401(k) administrator.

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## Flexible Spending Account (FSA) - Effective 11/1/21 Payflex

- Effective 11/1/21, we are moving our FSA administration to Payflex
- Available to employees working 30 hours or more per week
- Enrollment in FSA is based on calendar year (1/1 to 12/31)
- Medical Expense Reimbursement (MER) FSA
  - Can be used for qualified medical expenses including deductibles, copayments and coinsurance
- Limited-Purpose (LP) FSA
  - Can be used in conjunction with an HSA and allows pre-tax dollars for dental and vision expenses
- For MER and LP FSA 2021 pre-tax contribution is \$2,750; subject to change annually
- Dependent Care (DC) FSA
  - Can be used for qualified dependent care expenses, including
    - Daycare
    - Preschool
    - Elderly care or
    - Other dependent care
- For DC FSA 2021 pre-tax contribution limit is set at:
  - \$5,000 for a married couple filing jointly
  - \$2,500 for a married person filing separately
  - \$5,000 for a single parent
  - Subject to change annually

## Dental - MetLife

Coverage Type	High PPO Plan		Mid PPO Plan		Low PPO Plan		DHMO Plan
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network
<b>PREVENTATIVE</b>	100%	100% of R&C*	100%	100% of MAC***	100%	100% of PDP**	No Copay
<b>BASIC</b>	80%	80% of R&C*	80%	80% of MAC***	80%	50% of PDP**	No Copay
<b>MAJOR</b>	50%	50% of R&C*	50%	50% of MAC***	50%	20% of PDP**	SPD for Copay

The DHMO is available in CA, TX, and FL. TX, MA, MT, MS, and LA can only select the High PPO. All other states can choose High or Low PPO plans.

### DEDUCTIBLE

Individual	\$50	\$50	\$50	\$50	\$50	\$75	None
Family	\$150	\$150	\$150	\$150	\$150	\$225	None

### ANNUAL MAXIMUM

Per Person	\$5,000	\$1,500	\$2,000	\$1,000	\$1,000	\$1,000	NA
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### LIFETIME ORTHODONTICS MAXIMUM

Per Person	\$1,500	\$1,500	\$1,000	\$1,000	NA	NA	NA
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Child orthodontics included in Mid PPO Plan. Child and adult orthodontics included in High PPO Plan.

Orthodontics available in DHMO: \$1,000 copay for partial, \$1,850 for full benefits, covers 24 months of R&C Orthodontic treatment and 24 months of retention.

\*R&C-Reasonable & Customary-Rendered by a Non Participating Provider and based on the lowest of either the actual charge or the usual charge of most dentists in the same geographical area for the same service. \*\*Fees that MetLife Preferred Dentist Program Network Dentists have agreed to accept as payment in full.

\*\*\*MAC is the maximum amount MetLife pays for a covered service from a provider, whether they're in-network or out-of-network. Out-of-network dentists are not contractually obligated to accept the MAC fee; therefore, the patient is responsible for coinsurance and the difference between the charge and the MAC fee.

Monthly Rates	PPO High	PPO Mid	PPO Low	DHMO (FL)	DHMO (TX)	DHMO (CA)
<b>EMPLOYEE</b>	\$47.34	<b>\$38.48</b>	\$26.75	\$17.18	\$15.17	\$15.98
<b>EMPLOYEE + SPOUSE</b>	\$95.15	<b>\$77.36</b>	\$54.25	\$29.80	\$28.90	\$29.93
<b>EMPLOYEE + CHILD</b>	\$102.21	<b>\$83.10</b>	\$57.12	\$30.59	\$29.80	\$31.12
<b>FAMILY</b>	\$152.54	<b>\$124.01</b>	\$95.91	\$47.24	\$43.21	\$42.34

## Vision - MetLife

MetLife Vision Plan Comparisons		
Plan	Low	High
*Eye Exam	\$10 copay	\$0 copay
**Frames (Allowance)	\$130 (Standard) after \$25 copay	\$150 (\$0 copay)
**Frames (Allowance) (At Costco/Walmart or Sam's)	\$70 after \$25 copay	\$85 (\$0 copay)
*+Standard Lenses	\$25 copay	\$0 copay
*Contact Lenses (vs. glasses)	\$60 copay (fitting) then \$130 allowance	\$60 copay (fitting) then \$150 allowance

\*every 12 mos. \*\* every 24 mos.

+includes single vision, lined bifocal/trifocal/lenticular

### Low Plan Monthly Rates:

**Employee Only \$5.22**  
**Employee + Spouse \$10.47**  
**Employee + Children \$11.20**  
**Family \$17.91**

### High Plan Monthly Rates:

**Employee Only \$8.39**  
**Employee + Spouse \$16.81**  
**Employee + Children \$17.98**  
**Family \$28.76**

## Hospital Indemnity - MetLife

Hospital Indemnity insurance can help you be better prepared by providing you with a payment to use as you see fit if you experience a covered event and meet the policy and certificate requirements.

Typically, a flat amount is paid for hospital admission and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay.

This payment can help you focus more on getting back on track and less on the extra expenses an accident or illness may bring.

- Admission to a hospital
- Hospital stays
- Admission to an Intensive Care Unit
- Intensive Care Unit stays
- Inpatient Rehab Unit stays (accidents only)

### Monthly Rates:

**Employee Only \$31.52**  
**Employee + Spouse \$60.08**  
**Employee + Children \$56.00**  
**Family \$95.20**

## Accident - MetLife

- Pays cash directly to participant for accidental events and other medical services including dislocations, fractures, concussions, burns, ambulance rides, medical testing, and physical therapy

### Low Plan Monthly Rates:

Employee Only \$5.68  
Employee + Spouse \$10.66  
Employee + Children \$11.59  
Family \$14.62

### High Plan Monthly Rates:

Employee Only \$10.77  
Employee + Spouse \$19.96  
Employee + Children \$21.68  
Family \$27.40

## Critical Illness - MetLife

- Pays cash directly to the insured for cancer, heart attack, stroke, heart transplant and other conditions as defined in the policy

\$15,000 BENEFIT MONTHLY RATES:					\$30,000 BENEFIT MONTHLY RATES:				
Age*	Employee Only	Employee + Spouse	Employee + Children	Family	Age*	Employee Only	Employee + Spouse	Employee + Children	Family
<25	\$3.60	\$6.15	\$6.45	\$9.00	<25	\$7.20	\$12.30	\$12.90	\$18.00
25-29	\$3.90	\$6.45	\$6.75	\$9.45	25-29	\$7.80	\$12.90	\$13.50	\$18.90
30-34	\$5.55	\$8.85	\$8.40	\$11.70	30-34	\$11.10	\$17.70	\$16.80	\$23.40
35-39	\$7.95	\$12.45	\$10.95	\$15.30	35-39	\$15.90	\$24.90	\$21.90	\$30.60
40-44	\$12.30	\$18.75	\$15.30	\$21.60	40-44	\$24.60	\$37.50	\$30.60	\$43.20
45-49	\$18.90	\$28.05	\$21.75	\$30.90	45-49	\$37.80	\$56.10	\$43.50	\$61.80
50-54	\$28.35	\$41.25	\$31.20	\$44.25	50-54	\$56.70	\$82.50	\$62.40	\$88.50
55-59	\$40.65	\$58.65	\$43.50	\$61.50	55-59	\$81.30	\$117.30	\$87.00	\$123.00
60-64	\$59.25	\$84.60	\$62.10	\$87.60	60-64	\$118.50	\$169.20	\$124.20	\$175.20
65-69	\$89.70	\$127.20	\$92.55	\$130.05	65-69	\$179.40	\$254.40	\$185.10	\$260.10
70+	\$135.00	\$192.45	\$137.85	\$195.45	70+	\$270.00	\$384.90	\$275.70	\$390.90

## Voluntary Term Life and AD&D - MetLife

- Total Available:**
  - Employee:** \$10,000 increments to the lesser of 5 times your basic annual earnings or \$500,000; EOI lesser of 3 times pay and \$100,000
  - Spouse/Domestic Partner:** \$5,000 increments up to \$100,000, up to 50% of your coverage amount. EOI \$25,000
  - Children:** \$1,000/\$2,000/\$4,000/\$5,000 & \$10,000
- Guarantee Issue:** Up to three times annual pay or \$100,000, whichever is less for the employee.
- Eligibility:** Available to employees working 30 hours or more per week

### Voluntary TermLife and AD&D

A. Annual Earnings =	\$30,000
B. Age/Variable for Life and AD&D	40-44 / 0.173
C. Volume	\$100,000.00
D. Factored over a weekly pay frequency =	\$4.33

No employer participation or contribution is required.

### Voluntary Term Life Rates:

Age*	Monthly Cost per \$1,000 of Employee Coverage
<30	\$0.07
30-34	\$0.09
35-39	\$0.10
40-44	\$0.15
45-49	\$0.20
50-54	\$0.36
55-59	\$0.70
60-64	\$0.80
65-69	\$1.35
70+	\$3.75

## Voluntary Short Term Disability - MetLife

- **Benefit Duration:** 13 or 26 weeks
- **Elimination Period:** 14 days for injury or sickness including pregnancy
- **Benefit:** 60% of weekly earnings up to a weekly benefit maximum of \$2,308.00

Voluntary STD Example (Using 13 week benefit plan for age 40-44).		Contribution
A. Annual Earnings =		\$30,000
B. Weekly Earnings = (A divided by 52)		\$577
C. Weekly Benefit = (B multiplied by 60%)		\$346.15
D. Value Per \$10 = (C divided by 10)		\$34.62
E. Estimated Monthly Contribution = (D multiplied by 0.31)		\$10.73

Disability Age Per \$10 Weekly Benefit		
Age	13 Week Benefit Duration	26 Week Benefit Duration
>25	\$0.29	\$0.42
25-29	\$0.31	\$0.44
30-34	\$0.31	\$0.45
35-39	\$0.28	\$0.41
40-44	\$0.31	\$0.44
45-49	\$0.37	\$0.54
50-54	\$0.46	\$0.67
55-59	\$0.57	\$0.82
60-64	\$0.67	\$0.97
+65	\$0.81	\$1.16

## Voluntary Long Term Disability – MetLife

- **Elimination Period:** 90 or 180 days
- **Benefit:** 60% of monthly earnings up to a monthly benefit maximum of \$10,000

Short Term and Long Term Disability are available to hourly and salaried employees working 30 hours or more per week. No employer participation of contribution required.

Benefit Duration	
Age on Date of Disability	Benefit Duration
< 60	To age 65
60-64	5 Years (60 Months)
65-69	To age 70
70+	12 Months

Voluntary LTD Example (Using 90 day elimination period plan for age 40-44).		Contribution
A. Annual Earnings =		\$30,000
B. Monthly Earnings = (A divided by 12) 60% of BAS		\$1,500
C. Value Per \$100 = (B Divided by 100)		15
D. Estimated Monthly Contribution = (C multiplied by 0.55)		\$8.25

Disability Age Per \$100 Covered Monthly Payroll		
Age	90 Day Elimination Period	180 Day Elimination Period
<35	\$0.19	\$0.11
35-39	\$0.40	\$0.32
40-44	\$0.55	\$0.45
45-49	\$0.75	\$0.61
50-54	\$1.00	\$0.81
55-59	\$1.14	\$0.94
60-64	\$0.89	\$0.70
65+	\$0.34	\$0.25

- **Metlaw** - MetLife Legal Plans, formally known as Hyatt Legal Plans, gives you access to experts who can assist you with a broad range of personal legal needs you might face throughout your life. This could be when you're buying or selling a home, starting a family, dealing with identity theft, or caring for aging parents.

- **Monthly Cost \$18**  
(covers spouse and dependents at additional premium)