

# **BENEFIT SUMMARY**

This is intended as a summary only and does not in any way replace or supercede your benefit plan documents. Please refer to your plan documents for specific information.

Benefits outlined in this summary are subject to change without notice.

AN EQUAL OPPORTUNITY EMPLOYER

#### MISCELLANEOUS

#### **Bereavement Leave**

Up to 3 days of paid leave due to death of an immediate family member and 1 day of paid leave for death of a relative other than an immediate family member.

#### **Credit Union**

All employees are eligible. Various loan and savings options through Memphis Area Teachers Credit Union.

## **Direct Deposit**

Direct deposit of your paycheck into your checking or savings account regardless of bank.



AN EQUAL OPPORTUNITY EMPLOYER

#### MEDICAL INSURANCE

# AGME

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#### Medical Plan

Eligibility On the first day of full time employment. The cost is shared by Acme and the employee.

#### Highlights

HMO Option - No deductible.

\$2000 out of pocket maximum per year.

\$4000 per family per year.

Office Visits - \$10 copayment.

Covered Charges (Inpatient) - 100% of most reasonable and customary hospital and doctor services after a \$250 per confinement copayment.

Covered Charges (Outpatient) - 100% of most reasonable and customary services after a \$75 copayment.

Prescription drugs - \$10 copayment.

<u>PPO Option</u> - \$300 annual deductible per person, \$600 per family per year.

\$3000 out of pocket maximum per year.

\$6000 per family per year.

Office visits - \$15 copayment.

Covered Charges - 90% of most reasonable & customary hospital & doctor services after deductible.

Prescription drugs - \$10 copayment.

80%coverage for out of network services.

\$3000 out of pocket maximum per year.

\$6000 per family per year.

Out of Area Benefits - \$300 annual deductible per person, \$600 per family per year.

\$3000 out of pocket maximum per year,

\$6000 per family per year.

Covered Charges - 80% of most reasonable and customary hospital & doctor services after deductible.

### Holidays

New Years Day
Memorial Day
4th of July
Labor Day
Thanksgiving - 2 days
Christmas - 2 days

## **Continuing Education**

Reimbursement of up to 100% of total course cost upon successful completion. Does not need to be job related.

#### Wellness

1 basic physical exam per year

## **Benefit for Part Time Employees**

Employees regularly scheduled to work at least 20 hours but less than 40 hours per week (1000 hours per corporate year)

One-half of the full time benefit unless specifically exempted by a plan document