



BENEFITS SUMMARY SHEET (2024 – 2025)

This is a brief description of MC3-Curtis Learning’s comprehensive benefits package for eligible Team Members. Team Members become eligible for benefits, including 401(k) the first of the month following date of hire. We work hard to support our Team Members and believe that strong benefits help provide that support.

Benefit	Description	Employer Contribution
Medical Insurance (includes prescription coverage)	Independence Blue Cross – 3 plans offered: High deductible with HSA; Hybrid PPO (mostly co-pays but some services tied to a deductible); PPO all co-pays	Contribution varies by plan
Dental Insurance	Principal – PPO Base and High Plan	Contribution varies by plan and tier
Vision Insurance	Principal PPO with a Vision Service Plan (VSP) network	Company paid
Flexible Spending Account	FSA – administered by The Harrison Group	None
Health Savings Account	HSA in conjunction with the High Deductible Medical Plan – administered by The Harrison Group	Employee: \$900/yr Employee+Sp/Partner: \$1,400/yr Employee+Children: \$2,000/yr Family: \$2,000/yr
Voluntary Benefits	Accident, Critical Illness, Pet, ID Theft, Legal Plan and Long Term Care	Employee paid
Life Insurance	OneAmerica - \$50,000 basic life; \$50,000 AD&D	Company paid
Short Term Disability	OneAmerica – 60% of weekly base pay with a maximum weekly benefit of \$2,500	Company paid
Long Term Disability	OneAmerica – 60% of monthly base pay with a maximum monthly benefit of \$3,000	Company paid
Employee Assistance Program	OneAmerica – Professional Services/Counseling, Legal & Financial Services	Company paid
401k Plan	Vanguard with Sterling Advisors	Company matches 100% for the first 3% contributed, 50% of the next 2% contributed
Paid Time Off	15 PTO days with additional days as tenure progresses	Company paid
Holidays	10 paid holidays annually	Company paid
Parental Leave	16 weeks paid time off	Company paid