

## MDRC Benefits Fact Sheet

<b>Group Health (Hospital &amp; Medical) Insurance</b>	<p>All employees who work a regular 21-hour work week or more and their dependents are eligible for coverage under MDRC's group hospital and major medical benefit plans. These programs provide full hospital and major medical coverage subject to deductibles, coinsurance, and out-of-pocket limits. The medical plan is a preferred provider option (PPO) program offering participants a choice of in-network and out-of-network providers. MDRC pays the full premium cost of hospital and medical insurance.</p>
<b>Dental Insurance</b>	<p>As with group health coverage, all regular employees who work at least 21 hours a week and their dependents are eligible for coverage under MDRC's dental benefit plan. The maximum coverage available is \$2,000 per calendar year. MDRC pays the entire cost of the premium to participate in this benefit plan.</p>
<b>Prescription Drug Plan</b>	<p>MDRC employees and their dependents are eligible to participate in MDRC's prescription drug benefit plan. Co-payments vary depending on whether a name-brand or generic prescription drug is prescribed. All premiums are paid for by MDRC.</p>
<b>Life Insurance and Accident Insurance</b>	<p>MDRC provides group life and accident insurance to regular employees and their dependents. This coverage is provided at no cost to the employee.</p>
<b>Vacation</b>	<p>MDRC offers employees a generous vacation plan of up to 20 days per calendar year, accrued monthly, depending on length of service.</p>
<b>Domestic Partner Coverage</b>	<p>The inclusion of coverage for domestic partners is driven by MDRC's commitment to provide equity in coverage to all employees. MDRC extends dependent medical, dental, prescription, hospital, and life insurance coverage to an employee's domestic partner and the partner's dependent children.</p>
<b>Excused Absences</b>	<p>When necessary because of illness or other personal reasons, time off with pay is granted as an "excused absence." MDRC's regular employees are eligible for up to 10 paid excused absences per calendar year.</p>
<b>Holidays</b>	<p>MDRC provides employees with 10 annual paid holidays, including the day after Thanksgiving.</p>

<b>Pension Plan (under IRC 401(a))</b>	<p>MDRC provides employees who work 1,000 hours or more per calendar year with a fully qualified pension plan. Employees automatically</p>
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	<p>are enrolled in this plan beginning with the 13th month following employment. Upon enrollment, MDRC contributes 6 percent of the annual wage up to the Society Security coverage wage base to the plan on the employee's behalf, and an additional 5.7 percent on wages paid in excess of the covered wage base. This is a self-directed cash contribution plan in which employees may select from a variety of investment options. Once enrolled, participants become vested in these contributions on a graduated basis. At five years of service, they become fully vested.</p>
<b>Employee Savings Plan (403(b))</b>	<p>As a nonprofit, MDRC offers employees two savings plans under Section 403(b) of the Internal Revenue Code. One plan permits contributions on a tax-deferred (or pre-tax) basis; and the other is a Roth 403(b) plan that allows contributions only on an after-tax basis. Employees may voluntarily contribute to either or both plans up to the limit permitted by law. As with the pension plan, employee contributions may be invested among several investment options. All employee contributions are immediately vested.</p>
<b>Short- and Long-Term Disability Coverage</b>	<p>An employee is placed on paid medical leave status when there is sufficient medical reason. MDRC provides a short-term disability benefit that can be more generous than the state-mandated coverage, based on the employee's length of service. Any disability extending longer than 90 days will be treated as long-term disability. MDRC provides long-term disability coverage at a rate of 60 percent of base salary from the date of eligibility to age 65. While MDRC pays the premiums for long-term disability, employees have the option of paying their own premiums, which means that if the employee becomes disabled, any disability benefit paid would not be taxed.</p>
<b>Long-Term Care Insurance (Voluntary)</b>	<p>MDRC offers Long-Term Care coverage to employees, their spouses/domestic partners, parents, parents-in-law, grandparents, and grandparents-in-law. This voluntary, employee-paid insurance covers the costs for long-term nursing home stays, home health care visits, respite care, adult day care, and assisted living facilities that may not be covered by other insurance or government programs.</p>
<b>Adoption Benefit</b>	<p>MDRC provides financial assistance to employees who adopt a child. Expenses eligible for reimbursement (to the maximum benefit amount) include adoption agency and placement fees, legal and court fees, and transportation costs.</p>

<b>Flexible Spending Account (FSA) Plan</b>	Employees who have completed 30 days of employment are eligible to establish a Medical Flexible Spending Account, to which they may contribute pre-tax dollars to pay for certain medical and dental expenses not covered by the group health plan, such as deductibles and co-payments. There also is a Dependent Care Flexible Spending Account to which pre-tax dollars can be contributed for certain expenses associated with child care or elder care.
<b>Transportation Benefit</b>	The transportation benefit allows employees to use pre-tax dollars to purchase commutation passes, subway and bus cards, and vouchers to help defray commuting costs.
<b>Work Life Assistance Program</b>	MDRC offers an employee assistance program (EAP). This counseling and referral service is confidential and available to employees and their family members 24 hours a day, 7 days a week, free of charge.
<b>Professional Development</b>	MDRC emphasizes and encourages continuous learning and development for all employees. MDRC stands ready to provide a rewarding career through on-the-job training, on-site and off-site professional development, constructive job feedback, and career progression through its transparent job posting system.
<b>Educational Expense Reimbursement</b>	MDRC provides tuition reimbursement to a maximum of \$2,000 per year for courses leading to a first associate's or bachelor's degree or job-related training certificate.
<b>Mentoring Program</b>	Through a formal mentoring program, experienced staff help to orient employees to MDRC and advise them on advancing their careers.