

Great Benefits

are just the beginning...



Benefits Overview 2017
Centurion

Benefits Designed with Your Quality of Life in Mind.

The secret to our success has been in attracting and retaining top talent - just like you. We believe that a robust benefits portfolio is a reflection of an environment that is caring of its employees. When it comes to success, our philosophy is "we're in it together."

Please review this brief overview of our benefits. It won't take long for you to realize that our focus is on issues that are most important to you and your family: health and wellness, personal finances, professional development and work/life balance.

Eligibility

- Full-time employees regularly scheduled to work 30 or more hours per week are eligible to participate in MHM's comprehensive benefit programs.
- Part-time employees regularly scheduled to work 20-29 hours per week are eligible for certain benefits such as holiday, paid leave, and retirement benefits.
- Part-time employees regularly scheduled to work 19 hours per week or less are eligible to participate in the retirement benefits.
- PRN/Per Diem employees are not eligible for benefits, but have access to company discounts and training programs.
- Eligible dependents include:
 - your legal spouse
 - your dependent children up to age 26
 - your dependent children over age 26 who are physically or mentally unable to care for themselves

Benefits Snapshot

Company-Paid Benefits

- Basic Life and AD&D
- Spousal Basic Life
- Short-Term Disability
- Career Development
- Paid Days Off
- Paid Holidays
- Malpractice Insurance
- Employee Assistance Program
- Worldwide Travel Assistance
- Health Savings Account Match
- 401(k) Retirement Plan Match
- Wellness Activity Subsidy
- Identity Theft Protection
- Adoption Assistance
- ...and more

Cost-Shared Benefits

- Medical & Prescription Drug
- Dental

Voluntary Benefits

- Flexible Spending Accounts
- Supplemental Life Insurance
- Critical Illness and Cancer Plan
- Commuter Benefit
- Long-Term Disability
- Vision

Ensure Your Health and Well-Being

Your health and well-being are as important to us as they are to you. As part of the MHM Services team, you will be able to choose the health plans that best meet your needs and enjoy time off for recharging your batteries.

Medical Plans

Employees have access to three (3) comprehensive PPO plans. Each plan offers both in-network and out-of-network options with prescription drug coverage. All plans cover preventive services at 100%. In addition, employees who have at least one (1) preventive visit in the year will receive a discount on their medical premium.

Health Savings Accounts (HSA)

Employees who choose the High Deductible Health Plan can set aside pre-tax dollars to cover eligible health care expenses. To ease concerns about out of pocket costs, MHM matches employee contributions to the HSA, up to \$750 or \$1,500 depending on enrollment tier. HSA accounts roll over every year and all of the money deposited in the account belongs to you.

Dental Plan






The Dental Plan offers in-network and out-of-network coverage for dental care. Preventative and diagnostic visits are covered at 100% while major services have no waiting period. Additionally, the plan offers orthodontia coverage for children. As an added feature, MHM offers a MaxOver benefit that allows employees to carry forward a portion of their maximum benefit allowance for future use if they receive their regular preventative cleanings.

Vision Plan

The vision benefit covers exams, frames, lenses, and contact lenses, as well as discounts on other vision programs such as laser vision correction. Envolve partners with VSP Vision to provide access to a nationwide network of providers and excellent claims management.

Paid Days Off (PDO) & Holidays

This company-paid benefit is available to employees after the first 90 days of continuous employment. PDO can be used for scheduled time off such as vacation, personal business, doctor's appointments, etc. PDO accruals increase with seniority. In addition, MHM offers employees eight (8) nationally recognized holidays.

Plan Type	Coverage Level	Employee Cost per Payroll
MEDICAL		
 KeyCare Standard	Employee Only	\$70.64
	Employee + Child(ren)	\$146.49
	Employee + Spouse	\$191.49
	Family	\$278.95
 KeyCare Choice	Employee Only	\$168.08
	Employee + Child(ren)	\$293.59
	Employee + Spouse	\$414.16
	Family	\$567.28
 Lumenos High Deductible	Employee Only	\$20.95
	Employee + Child(ren)	\$60.29
	Employee + Spouse	\$99.65
	Family	\$150.92
DENTAL		
 Dental	Employee Only	\$11.39
	Employee + Child(ren)	\$21.39
	Employee + Spouse	\$20.28
	Family	\$32.30
VISION		
 Vision	Employee Only	\$2.75
	Employee + Child(ren)	\$5.16
	Employee + Spouse	\$4.82
	Family	\$8.25
Employee Status		Paid Days Off Earned Each Year
Full Time* with 0-5 years of service		20 Days
Full Time* with 5-10 years of service		23 Days
Full Time* with over 10 years of service		26 Days
Part Time (20-29 hours per week)		10 Days
<small>*Employees working 30 hours or more per week are considered Full Time</small>		

MHM Services has a number of benefit options that will protect you during challenging times, help save for retirement, minimize your out-of-pocket expenses, and more.

Malpractice Insurance

MHM is pleased to provide malpractice insurance for all providers and clinicians. This includes, but is not limited to the following classifications: Medical/Psychiatric Doctors, Dental, Nursing and Mental Health Professionals.

Retirement Savings – 401(k) Plan

All full-time and part-time employees are eligible to participate in MHM's 401(k) Savings Plan immediately, and can contribute up to 75% of pay on a pre-tax basis. MHM also offers a Roth 401(k) savings option for employees to further diversify their savings. MHM matches employee contributions 50% on the first 3% contributed up to a maximum of 1.5% of annual pay and all employer contributions are immediately 100% vested. PRN/Per Diem employees are not eligible to participate.

Flexible Spending Accounts (FSA)

This program allows employees to set aside pre-tax contributions toward eligible medical or dependent daycare expenses. Employees may contribute up to \$2,600 for healthcare and up to \$5,000 for dependent daycare. It provides for convenient access to healthcare dollars using a Visa debit card that you can use at the point of sale.

Group Term Life and AD&D Insurance

All full-time employees receive term life insurance valued at one times his/her annual base salary up to a maximum of \$150,000 and \$10,000 of spousal life insurance at no cost.

Voluntary Life Insurance

Employees can elect up to four times his/her annual salary up to a maximum of \$1,250,000 in additional life insurance coverage. Employees can also purchase life insurance for a spouse or dependent child/children. Voluntary life insurance is offered to employees at reduced group rates.

Short-Term & Long-Term Disability Insurance

All Full Time employees are automatically enrolled in STD coverage the first of the month following six months of employment at no cost. STD offers 60% of the employee's weekly pay to a maximum of \$1,000 a week for an injury, accident or illness after a 14 day waiting period. All Full Time employees have the option to enroll in LTD coverage immediately and coverage is effective the first of the month following six months of employment. LTD offers 60% of the employee's monthly pay to a maximum of \$6,000 a month after a 90-day elimination period. LTD is offered to employees at our reduced group rates.

Critical Illness and Cancer Protection

The Critical Illness/Cancer Plan helps protect you, your family, and your assets, in the event of a critical illness. The Humana Critical Illness/Cancer Plan pays a cash benefit if you are diagnosed with a heart attack, stroke, coronary artery disease, cancer, or seven other critical illnesses. Critical Illness and Cancer Protection is a voluntary benefit and employees are offered the benefit at our reduced group rates.

Adoption Assistance Program

MHM offers financial assistance to families who are going through the adoption process. This benefit applies to Full Time employees of MHM Services, Inc. Employees covered under a collective bargaining agreement and certain staffing contracts are excluded.

Wellness Activity Subsidy

MHM encourages participation in ongoing fitness and weight management memberships designed to promote overall health and well-being. To this end, we are pleased to announce a subsidy of 50%, up to \$200 per year, for full time employees who participate in a gym, weight management program, or other fitness related activities.

Employee Discount Programs

MHM leverages its relationship with vendors to provide discounts to employees for services such as cellular phone service, flower delivery, car rental, and computer equipment.

Commuter Benefit

This program allows you to set aside pre-tax dollars to pay for qualified work-related expenses for mass transit, vanpools and parking expenses. Employees can elect up to the 2017 IRS maximums of \$255/mo for transit and \$255/mo for parking.

Continue Your Professional Development

We are proud of our unparalleled commitment to your personal and professional growth at MHM Services. Whether to keep your skill set on the leading edge, meeting your licensing requirements, or propelling your career forward, you can count on us to support you.

Tuition Reimbursement

MHM is pleased to provide financial assistance for employees enrolled in a degree education program through and accredited college or university. Eligible employees can receive up to \$1,000 a year in reimbursement expenses. This benefit applies to Full Time employees of MHM Services, Inc. Employees covered under a collective bargaining agreement and certain staffing contracts are excluded.

Continuing Education and Career Development Reimbursement

Get reimbursed for one-time courses (live or online), seminars, conferences, and additional certifications.
**Annual reimbursement amounts vary by position.*



Free Continuing Education Units & Medical Education Credits

Access our MHM University for a comprehensive network of over 400 ACA accredited online courses geared toward fulfilling CEU and CME requirements for your license renewal. Learn anytime from anywhere without the hassle of paperwork because at MHM it's available to you, at no cost.

Discounted Tuition

Receive a 10-25% discount on tuition rates for you and your immediate family members through Drexel Online University or pursue an advanced degree at a 10% tuition discount through Catholic University of America.

**Your discount will vary on degree/certificate program*

Soft Skill & Microsoft Training

MHM University provides over 500 online courses, interactive learning simulations, videos and executive book summaries related to management as well as interpersonal skill development. Additionally, get caught up or practice new skills through the Microsoft 2010 learning suite.

Clinical-Specific Training

Produced by our extensive and experienced Clinical Operations team, you can access internally created content as well as downloadable job-specific tools through MHM University. Our goal is to ensure we have relevant and just-in-time resources when you need them most.