NATIONAL MARROW DONOR PROGRAM® BE THE MATCH®

NMDP Benefit Offerings 2012			
Medical Blue Cross and Blue Shield of MN Aware PPO/BlueCard Plan Year: Oct. 1 – Sept. 30	**Deductible:** $300 in-network, $600 per person per calendar year out-of-network. **Lifetime Maximum Per Person:** Unlimited **Hospital**: 80% coverage in-network, 60/40% out-of-network. **Office Visits:** $25 co-pay **Prescription Drug Plan:** $10/30/50 Open Formulary Generic drugs cost $10.00 (unless retail is less), brand name formulary drugs cost $30.00, and non-formulary brand name drugs cost $50.00. Mail order prescription plan available.	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month following date of employment.	**Family (2+ dependents)**: $169.67 **Employee+1:** $111.27 **Employee Only:** $53.09 (The above premium amounts are deducted from each biweekly paycheck on a pre-tax basis.)
Dental Delta Dental Base / Buy-up Plan Plan Year: Oct. 1 – Sept. 30	**Deductible:** $0 for preventive & orthodontic procedures. All other procedures: $25 per individual per calendar year ($75 family max.) **Diagnostic/Preventive:** 100% (exams, cleanings, sealants, etc.) **Basic Procedures:** 80% (fillings, root canals, oral surgery, etc.) **Major Procedures:** 50% (full crowns, dentures, etc.) **Orthodontic Procedures:** 50% children only, up to $1,000 / 50% adult & children, up to $1,500 (braces, etc.) **Annual Benefit Maximum:** $1,000 / $1,500	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month following date of employment.	**Family:** $13.06/$20.40 **Employee+Spouse:** $7.74/$11.89 **Employee+Children:**$9.24/$14.28 **Employee Only:** $3.98/$5.87 *(Cost dependent on plan selected)* (The above premium amounts are deducted from each biweekly paycheck on a pre-tax basis.)
Flexible Spending Accounts OptumHealth Financial Services Plan Year: Jan.1 – Dec. 31	Employees can set aside pre-tax dollars to pay for dependent care and/or health care expenses (deductibles, prescriptions, co-payments, dental, etc.). There is a $3,500 max. for the medical reimbursement account and a $5,000 max. for the dependent care account. Direct deposit and debit cards are available.	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month following date of employment.	No cost to enroll.
Life/AD&D Insurance Lincoln Financial	Separate Life and AD&D policies are each 3x annual salary up to $600,000 maximum. Additionally, NMDP provides life insurance of $10,000 for an eligible employee's spouse; and $5,000 for a dependent child from age 6 months through 24 years.	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month following date of employment.	This is a company-sponsored benefit. Employees are taxed on premiums paid for insurance over $50,000.
Travel Accident Insurance	NMDP provides employees an additional $500,000 in supplementary accidental death and dismemberment coverage while on approved business trips and in the course of doing business for the NMDP, including couriers.	All full- and part-time employees who are regularly scheduled to work 20 or more hours per week.	This is a company-sponsored benefit at no cost to employees.

Voluntary Life & AD&D Insurance Lincoln Financial	Employees may choose life insurance coverage only or life insurance with AD&D coverage over and above that already provided by the NMDP. May be purchased in $10,000 increments up to 7x the employee's annual salary, up to $300,000 max. Coverage may be purchased for an employee's spouse up to 50% of the employee's eligible amount, $150,000 max. Coverage for dependent children ($10,000) may also be purchased if an employee or their spouse elects coverage for themselves.	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month following date of employment, subject to underwriting approval.	Cost is dependent on age and amount of coverage.
Short/Long Term Disability (STD/LTD) Lincoln Financial	These plans provide partial income replacement benefits for medical disability that results in extended employee absences. **STD** – 12 weeks of coverage at 70% of eligible employee's weekly wage. Payments are taxable. **LTD** – Begins after the 90th day and can continue until normal retirement age is reached. Payable at 60% of monthly wage to a maximum of $10,000/month. Payments are non-taxable.	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month following date of employment.	This is a company-sponsored benefit at no cost to employees.
403(b) Principal Financial Group	The 403(b) allows you to save tax deferred dollars for retirement through bi-weekly payroll deductions. This is a voluntary contribution with an automatic enrollment feature.	Any employee can begin contributing 1st of the month following date of employment.	NMDP will automatically deposit your elected payroll contributions.
Pension Principal Financial Group	NMDP contributes amounts equal to 6% of an eligible employee's fiscal year wages plus 5.7% of wages in excess of maximum social security taxable wage base for the year. Employees are vested 40% after 2 years, and 100% after 3 years.	Any employee who is at least 20-1/2 years of age enters the plan on Oct. 1st. 500 hours of service needed for contribution following year.	This is a company-sponsored benefit at no cost to employees.
Long-Term Care Insurance (LTC) Unum	Long-term Care insurance plans offer you and your family financial protection in the event a covered participant is unable to care for themselves due to a serious chronic illness or injury. Through the LTC plans you have the flexibility to choose the type of care that best meets yours and your family's needs. The LTC plans offer a wide range of possible coverage levels. Benefits are paid for services that may include: Long-term Care Facility Care (Assisted Living and Skilled Nursing) and Home Care (may include other locations, such as Adult Day Care).	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month on or following 30 days of employment, subject to underwriting approval.	Cost is dependent on age and amount of coverage.

Aflac Voluntary Benefits	**Accident Indemnity Advantage** - This plan is designed to cover any type of accidental injury, 24 hours a day, on or off the job. Coverage includes initial emergency visit, hospital coverage, medical imaging, physical therapy, follow-up treatments and much more. Spouse as well as dependent coverage is available. **Cancer Indemnity Insurance** - Pays $5,000 to insured for first occurrence, pay hospital confinement, medical imaging, radiation & chemotherapy, immunotherapy, travel, lodging, experimental treatment, bone marrow transplant/stem cell transplant. This plan pays $75 annually per covered person for a cancer screening wellness exam (pap smear, mammogram, PSA level check, colonoscopy, etc.) Spouse as well as dependent coverage is available. **Hospital Protection Insurance** - Pays benefits for hospitalization due to accident, illness or pregnancy. Pays initial confinement benefit, annual confinement benefit, daily confinement benefit, diagnostics benefit and more. Spouse as well as dependent coverage is available.	Any employee regularly scheduled to work 30 or more hours per week is eligible the 1st of the month on or following 30 days of employment.	Cost is dependent on age and amount of coverage.
Vision Discount Card Outlook Vision Plan Year: Oct. 1 – Sept. 30	You and your family members can buy eyeglasses and contact lenses from participating providers and receive discounts between 10% and 50% off retail prices.	Any employee is eligible to enroll on October 1 or April 1.	$6.00 for a full year $3.00 for 6 months
Employee Assistance Program (EAP)	Confidential counseling to help employees and their families deal with issues of daily living. Available via telephone 24 hours a day, 365 days a year.	Open to all regular employees and their household members at any time.	This is a company-sponsored benefit at no cost to employees.
Compensated Time Off (CTO)	Accrual begins immediately and CTO must be accrued before it can be used. A new employee accrues up to 18 days per year with one additional day added every two years on the employee's anniversary date.	Any employee regularly scheduled to work 20 or more hours per week is eligible. (Part-time is pro-rated.)	This is a company-sponsored benefit at no cost to employees.
Holidays (10)	Designated each year by NMDP. Includes a Floating Holiday*, New Year's Day, Martin Luther King JR's Birthday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve Day and Christmas Day. *New employees beginning on or after July 1 will not be eligible for the floating holiday that calendar year.	All full- and part-time employees who are regularly scheduled to work 20 or more hours per week. (Part-time is pro-rated.)	This is a company-sponsored benefit at no cost to employees.
Educational Assistance	**Tuition Reimbursement:** $2,000 fiscal year maximum per employee. Can cover coursework for job-related undergraduate or graduate degree, renewal of professional license or certification.	All regular full-time employees who complete 6 months of employment.	This is a company-sponsored benefit at no cost to employees. Approval and payment based on available funds for the fiscal year.
	Professional Development: Additional amounts for job-related conferences, seminars, etc.	All regular full-time employees.	

Other Additional Benefits:

Referral Bonus Program
Credit Union Membership, banking discounts
Discount Purchase Programs
Alternative Work Scheduling (varies by business need)
Direct Deposit of Payroll
Business Casual Environment
Free Parking (varies by geographic area)
Wellness Programs (varies by geographic area)
On-site Fitness Center (varies by geographic area)