



DISCLOSURE

No statement in this guide is intended to create an express or implied contract between Mountain Lake Academy (also referred as MLA) and the Employee. This guide is not intended to be a complete description of Mountain Lake Academy's offerings but rather a guideline. Mountain Lake Academy reserves the right to revise, suspend and/or discontinue any of the offerings found in this guide at any time.

INSURANCE

MLA offers a variety of coverages after 90 days of employment for benefit eligible employees. Please see Human Resources for more information regarding eligibility.

Excellus BC/BS HDHP

- Employee
- Employee + 1
- Family

Guardian

- Dental
- Vision
- AD&D
- Life Insurance
 - 1x salary up to \$75,000

Additional coverages available during initial sign-up or open enrollment. Please refer to the Know Your Benefits Packet and Employee Navigator for more information.

Aflac

- Cancer/Specified-Disease
- Accident
- Hospital Confined Indemnity
- Short-Term Disability

Legal Shield & ID Shield

- Single Plan
- Family Plan
- Dual Plan

Nationwide Pet Insurance

Rates are based on each individual pet.





BENEFITS

GUIDE

WHO IS ELIGIBLE?

FULL-TIME BENEFIT ELIGIBLE 30+ HOURS/WEEK



MEDICAL COVERAGE



DENTAL COVERAGE



VISION COVERAGE



401k Retirement



AFLAC COVERAGE



BASIC LIFE INSURANCE /
AD&D



VOLUNTARY COVERAGE



PET INSURANCE



LEGAL SHIELD & ID
SHIELD

PART-TIME BENEFIT ELIGIBLE 20+ HOURS/WEEK



DENTAL COVERAGE



VISION COVERAGE



401k Retirement



AFLAC COVERAGE



VOLUNTARY COVERAGE



PET INSURANCE



LEGAL SHIELD & ID
SHIELD

PER DIEM BENEFITS UNDER 20 HOURS/WEEK



401k Retirement



AFLAC COVERAGE



PET INSURANCE



LEGAL SHIELD & ID
SHIELD

BENEFITS



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EMPLOYEE vs. EMPLOYER COSTS

MLA demonstrates its commitment to your well-being by covering a substantial portion of the overall premium and fully funding the Health Reimbursement Account (HRA). Below is a breakdown of how MLA assists in covering health insurance costs for employees, including the biweekly cost to you:

Silver Plan	Employee	Employer	HRA	Bi-weekly Cost
Single	25%	75%	\$3,500	\$103.55
Employee + 1	35%	65%	\$5,800	\$289.93
Family	45%	55%	\$6,350	\$514.24
DENTAL	Employee			Bi-weekly Cost
Single	100%			\$17.65
Employee + 1	100%			\$35.03
Family	100%			\$59.80
VISION	Employee			Bi-weekly Cost
Single	100%			\$3.23
Employee + 1	100%			\$4.89
Family	100%			\$8.60

Note:

Benefits are an important part of your total compensation at Mountain Lake Academy. We encourage you to review all plan options carefully and reach out to Human Resources with any questions. Our goal is to ensure that you and your family have access to the coverage and support you need to thrive—both inside and outside of the workplace.



LEGAL SHIELD & ID SHIELD

MLA offers comprehensive LegalShield and IDShield plans that provide reliable, affordable protection for both your legal needs and personal identity. LegalShield gives members direct access to a dedicated provider law firm for unlimited legal advice, document preparation such as wills and powers of attorney, and assistance with everyday legal matters including contracts, traffic tickets, and consumer issues. IDShield adds an extra layer of security by monitoring your identity and personal information, delivering real-time alerts, and providing full-service restoration with licensed private investigators if identity theft occurs. Together, these plans are designed to reduce stress, save money, and deliver lasting peace of mind.

	LEGAL SHIELD	ID SHIELD	DUAL PLAN
Single	\$10.13	\$4.59	\$14.72
Family	\$10.13	\$8.75	\$17.49

PET INSURANCE

MLA offers Nationwide® Pet Insurance to help you provide the best care for your pets without the financial stress. Through the My Pet Protection® plans, members can visit any licensed veterinarian and receive reimbursement for eligible expenses related to accidents, illnesses, injuries, and more—with optional wellness coverage for preventive care like exams and vaccinations. With guaranteed issuance, flexible reimbursement options, and coverage available for dogs, cats, birds, and even exotic pets, this benefit gives you confidence and peace of mind knowing your pets are protected when they need it most.

BENEFITS



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RETIREMENT

MLA offers 401k through NBT Wealth Management. Please refer to 401k plan document for terms and conditions.

- Eligibility
 - 1 year of employment and 1,000 hours worked
 - 21+ years of age
- Vesting Period (Employer Match)
 - Immediately up to 3.5%
 - Remaining 0.5% is subject to vesting schedule over 6 years

Employee Contribution	Employer Match
1%	1%
2%	1.5%
3%	2%
4%	2.5%
5%	3%
6%	3.5%
7%	3.5%
8% or more	4%

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RETIREMENT

MLA will make an additional discretionary contribution to your retirement based on years of service at MLA.

Employee Years of Service	Additional Employer Contribution
5-9	1%
10-19	2%
20+	3%

SICK LEAVE

The below table is an example of the MLA SICK leave. Deposits are based on actual hours worked. Please see Human Resources for more information and eligibility.

Non-exempt Employees	Rate	Per	Max
All Eligible Hourly	0.03333	Hour	56
Exempt Employees	Rate	Per	Max
All Eligible Salary	0.04375	Hour	56

BENEFITS



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PAID TIME OFF

The below table is an example of the MLA PTO deposits. Quarterly deposits are based on actual hours worked. Please see Human Resources for more information and eligibility.

Non-exempt Employees	Rate	Per	Max
0-23 months	0.05385	Hour	112
24-119 months	0.07692	Hour	160
120 months +	0.09615	Hour	200
Exempt Employees	Rate	Per	Max
0-23 months	0.07692	Hour	160
24-119 months	0.10000	Hour	208
120 months +	0.11923	Hour	248
Exempt Teachers	Rate	Per	Max
0-119 months	52	Quarter	208
120 months +	62	Quarter	248