



BENEFITS GUIDE

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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 HR for more information regarding eligibility.

Excellus BC/BS HDHP

- Employee
- Employee + 1
- Family

Guardian

- Dental
- Vision
- AD&D
- Life Insurance
 - 1x salary up to \$50,000

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

Aflac

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



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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 funds the HRA. Here's a breakdown of how MLA assists in covering health insurance costs for employees.

SILVER PLAN	Employee	Employer	HRA
Single	22%	78%	\$3,500
Employee + 1	33%	67%	\$5,800
Family	43%	57%	\$6,350

GOLD PLAN	Employee	Employer	HRA
Single	33%	67%	\$5,000
Employee + 1	45%	55%	\$10,000
Family	55%	45%	\$11,000



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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%

PAID TIME OFF

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

Employee Years of Service	Schedule A (Non-exempt)	Schedule B (Exempt)
1-2	42	54
3-9	54	66
10+	64	76