

# Marine Biological Laboratory



## MBL Summary of Benefits

Employees working 20 or more hours per week are eligible to enroll in the benefit program on the first of the month coincident with or next following date of hire.

**Medical and Prescription Drug** –Blue Cross Blue Shield (BCBSMA)

HMO Blue - MBL pays 90% of the premium for Single coverage, 70% for Family coverage based on the HMO Blue New England rates.

Blue Choice POS New England – Employees pay the difference in cost between HMO Blue and Blue Choice POS.

**Dental**– BCBSMA Dental Blue Freedom – MBL pays 100% of the premium for Single coverage, employees pay the difference in premium between Single, Employee +1 or Family

**Vision** –MBL offers a voluntary, employee paid vision plan through Vision Service Plan (VSP).

**Life/AD&D**– MBL offers Life/AD&D insurance through The Hartford in the amount of two times salary. MBL pays 100% of the premium.

**Long-Term Disability (LTD)** – MBL offers LTD insurance through The Hartford. LTD covers 60% of pay after a 90 day elimination period. MBL pays 100% of the premium.

**Paid Time** – Sick Time – Employees accrue 13 sick days per year. Holidays – MBL offers 10 paid holidays per year plus 2 floating holidays. Vacation Time – accrued based on years of service, beginning with 12 days per year.

**Flexible Spending Accounts** – Employees may make pre-tax contributions up to \$2,650 for healthcare expenses and up to \$5,000 for dependent care expenses.

**Tax Deferred Annuity Plan** – Employees may make tax-deferred or after-tax Roth contributions to a TIAA-CREF account.

**MBL Retirement Plan** – The MBL contributes 10% of salary to the Retirement Plan to a TIAA-CREF account. Eligibility is two years of service; however service at other government or non-profit institutions may count toward this requirement. Contributions are immediately fully vested.

**Employee Assistance Program (EAP)** – The MBL provides LifeScope, an EAP which provides free and confidential counseling to employees and family members.