

EMPLOYEE BENEFITS SNAPSHOT

Maryland Legal Aid (MLA), offers a comprehensive benefits package that's market-competitive with our peers and designed to meet the diverse needs of our employees. Below is a snapshot of the various benefits available to eligible MLA employees. Please note that eligibility for the benefits described here depends on the position type and hours worked. You can find more comprehensive information by contacting MLA's HR Benefits Specialist at lbrooms@mldlab.org or 410-951-7718.

Health Insurance Coverage

MLA offers five (5) medical plans to which Maryland Legal Aid contributes 80% towards the premiums. You can visit a doctor of your choice and receive comprehensive medical and prescription drug coverage. All in-network plans include 100% coverage for preventive services, telemedicine, and programs to support your overall health after co-pay.

Vision care is included in your medical plan with coverage for lenses, frames and contacts.

Employees have access to tax-advantaged flexible spending healthcare accounts that use pre-tax dollars to help pay for out-of-pocket healthcare expenses such as office visit and prescription drug copays.

Eligible employees may enroll the first of the month following 30 days of employment and working at least 21 hours per week in a regular position.

Dental Insurance Coverage

MLA's dental plans provide in-network and out-of-network benefits and 100% coverage for in-network preventive services. The lower plan does not include orthodontia benefits; and the buy-up plan allows for orthodontia benefits and a higher annual maximum benefit.

Employee Assistance Program

The employee assistance program provides confidential support, guidance and resources to employees for a variety of personal situations such as stress management, financial concerns and child care.

Retirement Saving

Through the 401(k) plan, eligible employees can save for their future and receive a matching contribution from MLA, up to 5% of eligible pay. Employees receive employer contribution of 5% after 1 year of service. There are a variety of investment options to choose from.

Welfare and Income Protection

MLA provides both life and AD&D insurance coverage to employees at no cost as part of their core benefits. MLA provides 100% employer - paid basic coverage up to a maximum of \$50,000 coverage. You also have the option to elect additional supplemental life coverage for yourself and eligible family members under our voluntary benefits program.

When injuries and illnesses occur, MLA also provides employer-paid leave of absence programs such as short-term disability and long-term disability.

Rest and Time Away from Work

MLA recognizes the importance of balancing time away from work. We offer various paid time off benefits and recognize 12-13 holidays throughout the year including 2 floating holidays.

To offer protection while traveling for work, MLA provides business travel accident insurance at no cost.

Wellness Program

MLA provides employees and their spouses/partners free fitness, nutrition, and wellbeing consultations through its medical plan.

Supporting You and Your Family

MLA offers a variety of programs to support you and your family including paid parental leave, a tax-advantaged flexible spending account to help pay for dependent care expenses, a tax-advantaged flexible spending commuter program to pay for transit and/or parking expenses, discounts on everyday items such as travel and home goods, discounted group auto and home insurance rates, discounted pet insurance rates, discounted fitness memberships, and so much more.



Core Benefits

- Medical Insurance
- Dental Insurance
- Disability Insurance
- Vision Insurance
- 401(k) Retirement
- Basic Life Insurance
- Section 125 Plans/FSA's

Supplemental Benefits

- Optional Life Insurance
- Credit Union Membership
- Critical Illness
- Employee Wellness Plans and EAP

DISCLAIMER: The information on this document offers only a brief overview of the benefit plans available to eligible MLA employees. A description of the benefit provisions, conditions and limitations is provided to employees in the Benefits Summary documents and is outlined in the official plan documents.



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HEALTH INSURANCE PREMIUM RATES EFFECTIVE JANUARY 1, 2022

The charts below provide information on twice per month and monthly premiums, including the total premiums, the amount Maryland Legal Aid pays, and the portion of the premium the employee is responsible for if elected for the plan year.

| PPO HEALTH PLANS – STATE OF MARYLAND | | | | | | | | | |
|--------------------------------------|----------------------------------|---------------|-----------------------|-------------------------|-------------------|---------------|-----------------------|-------------------------|---------------------------|
| PLAN TYPE | CAREFIRST BLUE CROSS BLUE SHIELD | | | | UNITED HEALTHCARE | | | | % SHARE EMPLOYER/EMPLOYEE |
| | TOTAL PREMIUM | EMPLOYER COST | EMPLOYEE MONTHLY COST | EMPLOYEE BI-WEEKLY COST | TOTAL PREMIUM | EMPLOYER COST | EMPLOYEE MONTHLY COST | EMPLOYEE BI-WEEKLY COST | |
| Individual | \$570.77 | \$ 456.63 | \$114.14 | \$57.07 | \$561.45 | \$449.17 | \$112.28 | \$56.14 | 80 / 20 |
| Individual + 1 | \$1,027.34 | \$821.88 | \$ 205.46 | \$ 102.73 | \$1,010.64 | \$808.52 | \$202.12 | \$101.06 | 80 / 20 |
| Individual + 2 or more | \$1,426.92 | \$1,141.54 | \$ 285.38 | \$142.69 | \$1,403.74 | \$1,123.00 | \$280.74 | \$140.37 | 80 / 20 |

| EPO HEALTH PLANS – STATE OF MARYLAND | | | | | | | | | |
|--------------------------------------|----------------------------------|---------------|-----------------------|-------------------------|-------------------|---------------|-----------------------|-------------------------|---------------------------|
| PLAN TYPE | CAREFIRST BLUE CROSS BLUE SHIELD | | | | UNITED HEALTHCARE | | | | % SHARE EMPLOYER/EMPLOYEE |
| | TOTAL PREMIUM | EMPLOYER COST | EMPLOYEE MONTHLY COST | EMPLOYEE BI-WEEKLY COST | TOTAL PREMIUM | EMPLOYER COST | EMPLOYEE MONTHLY COST | EMPLOYEE BI-WEEKLY COST | |
| Individual | \$507.92 | \$406.34 | \$101.58 | \$50.79 | \$511.00 | \$408.80 | \$102.20 | \$51.10 | 80 / 20 |
| Individual + 1 | \$1,065.92 | \$852.74 | \$213.18 | \$106.59 | \$1,062.72 | \$850.18 | \$212.54 | \$106.27 | 80 / 20 |
| Individual + 2 or more | \$1,294.66 | \$1,035.74 | \$258.92 | \$129.46 | \$1,267.13 | \$1,013.71 | \$253.42 | \$126.71 | 80 / 20 |

| IHM HEALTH PLAN | | | | | |
|------------------------|-------------------|-----------------------|-----------------------|-------------------------|---------------------------|
| PLAN TYPE | KAISER PERMANENTE | | | | % SHARE EMPLOYER/EMPLOYEE |
| | TOTAL PREMIUM | EMPLOYER MONTHLY COST | EMPLOYEE MONTHLY COST | EMPLOYEE BI-WEEKLY COST | |
| Individual | \$507.59 | \$406.07 | \$101.52 | \$50.76 | 80 / 20 |
| Individual + 1 | \$1065.23 | \$852.19 | \$213.04 | \$106.52 | 80 / 20 |
| Individual + 2 or more | \$1,319.70 | \$1,055.76 | \$263.94 | \$131.97 | 80 / 20 |

| PRESCRIPTION DRUG PLAN | | | | | |
|------------------------|---------------|-----------------------|-----------------------|-------------------------|---------------------------|
| PLAN TYPE | CVS CAREMARK | | | | % SHARE EMPLOYER/EMPLOYEE |
| | TOTAL PREMIUM | EMPLOYER MONTHLY COST | EMPLOYEE MONTHLY COST | EMPLOYEE BI-WEEKLY COST | |
| Individual | \$252.86 | \$202.28 | \$50.58 | \$25.29 | 80 / 20 |
| Individual + Child | \$336.05 | \$268.85 | \$67.20 | \$33.60 | 80 / 20 |
| Individual + Spouse | \$419.65 | \$335.73 | \$83.92 | \$41.96 | 80 / 20 |
| Individual + 2 or More | \$505.72 | \$404.56 | \$101.16 | \$50.58 | 80 / 20 |

