

McKean's greatest asset: Its employees.

Employee Benefits Plan Overview

McKean seeks to hire the best, to be the best. Our people are empowered to deliver outstanding value and productivity, and we strive to go the extra mile for our stakeholders. *Employees are McKean's most important resources.*

In recognition of our employee's outstanding ability and professionalism, we have created a work environment with opportunities for professional development, personal growth and creativity. In addition, McKean's competitive and comprehensive benefits make our company an excellent choice.

Full-time employees enjoy a competitive benefits package, including medical coverage, dental coverage, life, long and short-term disability insurance, tuition assistance and flexible spending accounts. Some premiums are paid using pre-tax dollars.

Benefit Plan at a Glance

MEDICAL/PRESCRIPTION DRUG/DENTAL AND VISION

Three different medical plans are available, as well as comprehensive dental and vision coverage.

LIFE INSURANCE AND ACCIDENTAL DEATH

McKean provides full-time employees life insurance coverage equal to two times annual salary to a maximum of \$500,000 per year.

SUPPLEMENTAL LIFE INSURANCE

Supplemental group term life insurance is available to all full-time employees up to a maximum of five times the employee's annual salary. Evidence of insurability is required.

DEPENDENT LIFE AND AD&D INSURANCE

Dependent life and accidental death and dismemberment insurance coverage may be elected for your spouse and your dependents. Amount available for spouse coverage is one half of employee's election, and a maximum of \$10,000 per child.

SHORT TERM DISABILITY (STD)

McKean provides short term disability insurance coverage at no cost to employees. STD protects the employee from loss of income during periods of hospitalization or physician-certified disability. Benefit equal to 66% of salary to a maximum of \$1500 per week. Waiting periods apply.

FLEXIBLE SPENDING ACCOUNTS

Ability to pay out of pocket medical costs, dependent care and commuter expenses with pre-tax dollars.





This is a summary of the current benefits available to McKean employees. It is not intended to be the legal representation of these benefits. Benefits may change at any time. Final determination of benefits are contained in insurance contracts.

LONG TERM DISABILITY (LTD)

McKean provides long term disability insurance coverage at no cost to employees. The LTD benefit provides the fully disabled employee with 60% (taxable) income 90 days after incurring the disability. Maximum benefit equal to \$5000 per month.

TUITION REIMBURSEMENT

To increase job-related skills, McKean encourages employees to take advantage of education opportunities. Tuition reimbursement will be considered on a course-by-course basis related to the needs of McKean. Maximum benefit equal to \$2000 per calendar year.

ADOPTION ASSISTANCE

Up to \$2500 a year per child for legal and agency fees, legal resources and legal counsel and advice.

AFLAC – SUPPLEMENTAL INSURANCES

Supplemental dental, long term care, personal accident, cancer, sickness, and specified health event insurance plans available at group rates. Employee pays the premiums. Deducted pre-tax when allowable.

401(K) PLAN

McKean offers all employees an opportunity to participate in the 401(k) Plan through payroll deductions. Employees may contribute a percentage of their salary on a pre-tax basis up to IRS annual limits. Participants may choose from among 25+ investment options. Access to investment consultants is provided at no cost to employees.

PAID TIME OFF (PTO)

McKean provides PTO to give employees the flexibility to use their time off as they choose. Full-time employees accrue PTO at the following rate: Years of Service = Hours per Year

0 – 5 years = 120 hours	10 – 15 years = 200 hours
5 – 10 years = 160 hours	15+ years = 240 hours

PTO is accrued on a pay period basis beginning with the first pay period. If an employee separates from McKean, any remaining PTO will be paid out with the last paycheck.

HOLIDAYS

McKean offers full time employees 10 paid holidays per year. These holidays are as follows: New Year’s Day, Martin Luther King Day, Presidents’ Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran’s Day, Thanksgiving Day and Christmas Day.