

# Msnbc.com Employee Benefits Overview

Msnbc.com employees are eligible for benefit plans if they are regular, full-time employees working 30 or more hours a week. Eligible dependents, including spouse or domestic partner and children can also be covered.

## HEALTH & WELLNESS

### **Medical, Vision and Prescription:**

Our health care plan is provided through Premera Blue Cross. Coverage is available for both in-network and out-of-network providers. We offer a medical plan with no in-network deductible, and most services are covered in full after a \$10 co-pay.

### **Dental:**

Coverage is available through Washington Dental Service (WDS). You may access dental services from a network provider or a non-network provider. Services provided by a WDS provider can mean lower out-of-pocket expenses. Coverage is available with no annual deductible.

### **Flexible Spending Account:**

A **Health Care Reimbursement Account** lets you set aside pre-tax dollars from your paychecks to cover eligible health care expenses not reimbursed by any medical, dental, or vision care plan you or your eligible dependants may have.

A **Dependent Care Reimbursement Account** lets you set aside pre-tax dollars from your paychecks to cover eligible dependent care expenses incurred so you can work, or, if you are married, so you or your spouse can work, or your spouse can attend school full time.

### **Life Insurance and AD&D:**

Coverage is equal to 2 times your base pay up to \$500,000. Plans are also available for your spouse/domestic partner and eligible children at excellent group rates. Accidental Death and Dismemberment coverage is also provided.

### **Supplemental Life Insurance:**

A contributory life insurance benefit is available that offers you and eligible dependents additional life insurance protection plus the opportunity to build a tax-deferred cash accumulation fund.

### **Short-term and Long-term Disability:**

Beginning on the 15<sup>th</sup> day of a disability, STD insurance can cover up to 80 percent of your weekly base pay, to plan maximums. LTD coverage is available for disabilities that continue beyond 91 days.

### **Employee Assistance Program:**

Confidential and professional counseling services are available for you and your eligible dependents.

### **Health Club Reimbursement:**

Msnbc.com will reimburse up to \$1,000 per calendar year for an employee or family health club or fitness membership requiring dues.

## RETIREMENT & FINANCIAL

### **401(k) Plan:**

You may defer up to 50 percent of your pretax salary dollars, to the IRS limit. Msnbc.com matches 50 cents on every dollar up to 6 percent of your contribution. You can also contribute to a Roth 401(k) Plan on an after-tax basis.

### **Credit Union:**

Includes checking and savings accounts, bank cards, and competitive interest rates.

## TIME OFF

### **Vacation:**

Regular full-time employees accrue paid vacation hours based on years of employment. Full time employees accrue vacation time up to 120 hours / year. After 5 years of employment, vacation accrual increases to 160 hours / year. After 10 years 200 hours.

### **Sick:**

Sick time is offered at 80 hours per year.

### **Holidays:**

Msnbc.com observes 12 paid holidays each year, including 2 floating holidays. As a 24/7 operation, some employees work on holidays.

### **Paid Maternity and Parental Leave:**

New birth mothers are eligible for eight weeks of paid maternity leave. In addition, new mothers, fathers, and adoptive parents receive up to four weeks of paid parental leave. Additional unpaid leave is optional.

## LEARNING & DEVELOPMENT

### **Education Assistance Program:**

Msnbc.com supports employee development by reimbursing employees for job-related courses offered by accredited schools, colleges, and universities. Msnbc.com will reimburse employees up to \$5,000 each calendar year for tuition, textbooks and lab fees of university and college courses taken for credit, when eligibility requirements are met.

## DISCOUNTS & GIVING

### **Charitable Giving Match Program:**

Eligible charitable donations are matched by msnbc.com, up to \$12,000 per year.

### **Commute subsidies:**

Depending on office location, commute subsidies range from free commuter bus access to discounted subway/train tickets and parking.

### **Discount cards:**

Provide savings for many products and services, restaurants, shopping, and attractions.

### **Company Store:**

Offers substantial discounts on Microsoft products.

### **Free Beverages:**

In some of our offices, choose from a variety of free drinks. From Starbucks machines in some office kitchens for fresh-ground coffee, to juice, chocolate milk, and soda, you will never go thirsty.

### **On-site Convenience Services:**

In some of our offices on-site cafeteria's and additional services are available.