



Associate Benefits:

Meadowbrook values its associates and recognizes they are our organization's most important asset. We are committed to creating a positive work environment where employees are valued and feel they can contribute fully to the success of our company and we demonstrate this commitment to our associates by providing competitive salaries and an exceptional benefits program that offers a wide variety of choices to allow associates to select the options that best meet their personal needs. Meadowbrook goes to great lengths to maintain a benefits plan that is comprehensive, flexible and cost-effective for both our associates and our organization.

Listed below is a summary of our benefits program. All benefits begin on an associate's date of hire unless otherwise indicated. Some benefits are subject to eligibility, availability, qualification requirements, and associate contributions.

Medical:

Associates can choose between two health plan options, both provided by Blue Cross Blue Shield of Michigan. These plans offer prescription drug coverage including smoking cessation medications.

- 80/60 PPO plan
- Flexible Blue HSA-qualified High Deductible Health Plan (HDHP)

Dental:

Meadowbrook's self funded dental plan offers the DenteMax PPO network. DenteMax provides a high quality network of more than 78,000 dental professionals. The network is "passive", which means both in and out of network benefits have the same deductible and coinsurance levels.

Vision:

A voluntary vision plan is offered through Blue Cross Blue Shield of Michigan and Vision Service Plan (VSP).

Life:

Sun Life underwrites our life and accidental death and dismemberment (AD&D) insurance plan. The Meadowbrook provided benefit under this plan is two times your base annual salary to a maximum of \$500,000.

Voluntary life insurance coverage is also available for associates and eligible dependents through Sun Life. Voluntary life premiums are 100% associate-funded through payroll deductions.

Short & Long Term Disability:

Benefits for short and long term disability are employer paid and provided by CIGNA.

Flexible Spending Accounts:

Two different reimbursement accounts are provided as part of our Flexible Spending Account Program. These accounts allow associates to use “pre-tax” dollars to pay for health care and/or dependent care expenses.

401K Profit Sharing Plan:

To assist our associates in achieving long term retirement security, Meadowbrook offers a 401k Profit Sharing Plan through Merrill Lynch. Participation in the plan begins six months after date of hire and Meadowbrook currently matches 50% up to the first 6% of associate contributions.

Tuition Reimbursement:

Meadowbrook encourages and supports continued education and offers to our associates’ tuition reimbursement to assist in their continued development. 100% tuition reimbursement is offered to full time associates, up to \$4,000 a year with no lifetime maximum.

Additional Associate Benefits:

Benefits marked with an * apply to our corporate office location only in Southfield, MI.

- Paid vacation and sick days
- Paid company holidays
- New Associate Orientation including lunch
- Access to both our Meadowbrook Business Library and Audio Library
- Alternative work arrangements (flex time)
- Dry cleaning valet service *
- Associate recognition awards
- Charitable involvement opportunities
- Lunch delivery service *
- Employee Assistance Program (EAP)
- Summer picnic and holiday award evening *
- Annual flu shots
- Blood drives supporting the American Red Cross
- Local retail discounts *
- Professional development reimbursement
- CPR, First Aid and AED training

- Drawings for tickets to local sporting or entertainment events *



- *get fit!* STAY FIT! associate wellness program
- Lunch & Learn classes - a variety of topics are offered throughout the year including time management, Insurance related classes, business writing, health & wellness, personal financial awareness, and many more.