

Benefits Overview

Museum of Science & Industry Part-Time Employees

2024



Medical Insurance | BlueCross BlueShield of IL

Preferred Provider Organization (PPO) - Traditional PPO Plan

You have flexibility to use any doctor or hospital, however, you'll pay significantly less out of pocket, if you use an In-network doctor or hospital. For most doctor and specialist visits, you pay a copayment at the time of service. Preventive care services are generally covered at 100%, with no cost share to you. You have flexibility and choice, and can manage costs by remaining in-network.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)-HDHP Plan

This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt account called a Health Savings Account (HSA).

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc. The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay

Dental Insurance | Cigna

Dental Health Maintenance Organization (DHMO) - Cigna DHMO Plan

Receive all dental care from a primary care dentist selected from the participating network. Coverage isn't available for dentists out-of-network other than for emergency situations.

Preferred Provider Organization (PPO) - Cigna PPO Plan

Ability to use any dentist. However, manage out-of-pocket costs by remaining in-network where you will receive deeper discounts and contracted pricing.

Vision Insurance | EyeMed| Insight

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider. You can manage your out-of-pocket costs by utilizing in-network vision providers and reaping the benefits of their deep discounts. It's important to note that you cannot get glasses and contacts in the same calendar year.

Flexible Spending Accounts (FSA) | Benefit Resource, Inc. (BRi)

Accounts that allow you to save money on a pre-tax basis to pay for qualified medical, dental and vision expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses. You're eligible to contribute to a Health Care FSA, Dependent Care FSA and Limited Purpose FSA (for HSA enrolled members only). IRS maximums apply. Funds must be used for qualified expenses to avoid penalty.

Commuter Benefits | Benefit Resource, Inc. (BRi)

Commuter Benefits allow you to set aside tax-free money to pay for eligible expenses you incur as part of your commute to and from work.

Parking - You may elect to have a monthly deduction made from your gross income earnings for parking costs. The most common eligible expenses are charges for parking at or near your place of work or at a location from which you commute to work, such as a train station. The amount elected will not be subject to federal, state, social security or Medicare taxes.

Mass Transit - You may elect to have a monthly deduction made from your gross income earnings for the cost of mass transit. The most common eligible expenses are charges for mass transit train and bus tickets. The amount elected will not be subject to federal, state, social security or Medicare taxes. Your tax savings will vary depending on your elected deduction amount and tax bracket. Most employees will save approximately \$18 for every \$50 they pay for commuting expenses (35%).

401(k) Program

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

The Museum of Science and Industry offers 2 types of 401(k) Plans: a Traditional, which deducts money from your paycheck on a pre-tax basis and a Roth, which deducts money from your check after taxes (and your money grows tax free). The match is based on the total percentage you contribute in each check at 100% of the first 1% and 50% on the next 5% you contribute. If you deduct at least 6% of your paycheck, you would receive the full company match of 3.5%, which is full vested from day 1.

wayForward Emotional Wellness

wayForward is an emotional wellness program that fits your needs. Access your emotional wellness platform today! With wayForward, getting connected with the right solutions is simple, easy, and quick! Professional support and resources are always available to help with any issue, from daily matters to life challenges.

Accident Insurance | MetLife

Accident Insurance

Accident insurance can provide benefits of set dollar amounts for covered accidents that occur off the job. Accident insurance is offered to all eligible full-time employees. The benefits vary based on type and severity of the accident.

Critical Illness Insurance | MetLife

Critical Illness Insurance

A serious health event can come with serious costs. Critical Illness Protection helps with treatment costs when you need it most, so you can focus less on your wallet and more on getting better.

Legal Insurance | MetLaw

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. With MetLaw, you will receive in-office consultations, telephone advice and various online resources for an unlimited number of personal legal matters. Coverage includes Spouse/Domestic Partner, and Children.

Genomic Life

Our genome benefit management program facilitates access to genetic tests and services that yield actionable results. Accelerating genomic medicine and proactive health for everyone by turning personal genetic insights into impactful clinical actions. Understanding your unique genome can help predict future risk, and inform treatment.