



**INSURANCE & INVESTMENT
PROFESSIONALS, INC.**

MDS Fitness

Benefit Options 2019-2020

QUARTZ HEALTH INSURANCE

Health Insurance	HMO
Deductible	No Deductible
Coinsurance	No Coinsurance
Out of Pocket Max.	\$4,600
Physicians Visits	\$20
Specialist Visits	\$20
Labs & X-Rays	Covered in Full
ER Visit	\$100
Urgent Care	\$40
Hospital	Covered in Full
Drug Coverage	\$10/\$35/\$60

HMO DENTAL INSURANCE OPTION WITH PRINCIPAL

	Calendar Year Deductible	Coinsurance (policy pays)	Maximum Benefit per Calendar Year
Preventative	No Deductible	100%	\$1,000 Calendar Year Maximums Combined for all procedures.
Basic	\$50 Single \$150 Family	80%	
Major	\$50 Single \$150 Family	50%	

VISION INSURANCE OPTION WITH PRINCIPAL

Exams	\$20	Once per 12 months
Frames	\$75	One set 24 months
Lenses	\$50 (Single Vision)	One pair per 12 months
Contacts	\$125 (First year)	Per 12 months
	\$50 (Second year)	Per 12 months

*** Locate a dentist & eye doctor at www.principal.com

PLAN COST PER CHECK (PAID BI-MONTHLY ON 1ST & 15TH)

	Quartz- Health	Principal- Dental	Principal- Vision	Total / Monthly
Single	\$80.13	\$3.93	\$1.82	\$85.88 / \$171.76
E+S	\$259.30	\$22.42	\$5.08	\$286.80 / \$573.60
E+C	\$230.11	\$26.91	\$4.69	\$261.71 / \$523.42
Family	\$402.12	\$48.19	\$7.25	\$457.56 / \$915.12

**INSURANCE STARTS ON THE 1ST OF THE MONTH
AFTER 60 DAYS OF EMPLOYMENT**

THE BENEFITS LISTED ABOVE IS A SUMMARY OF BENEFITS, SUBJECT TO CHANGE.

RETIREMENT

401(K) AFTER 6 MONTHS OF EMPLOYMENT.

COMPANY WILL MATCH UP TO 3% OF YOUR CONTRIBUTION. YOU CAN INVEST UP TO 6%.
CAN CONTRIBUTE UP TO 3% IN ROTH IRA, AS WELL.

LIFE INSURANCE & DISABILITY

LIFE INSURANCE AND AD&D (BOTH VALUED AT \$25,000) & LONG-TERM DISABILITY (*MUST OPT IN*). **ALSO AVAILABLE:** *VOLUNTARY LIFE, SHORT-TERM DISABILITY, & AD&D.*

WORKING HOURS

MONDAY – THURSDAY 11:00 AM – 7:00 PM

(TUESDAYS AND THURSDAYS, WE HAVE PROFESSIONAL DEVELOPMENT AT 10:00 AM)

FRIDAY 7:00 AM – 12:00 PM

TIME OFF

PAID TIME OFF 7-10 DAYS ACCRUES AFTER 60 DAYS OF EMPLOYMENT

HOLIDAYS

NEW YEARS DAY*, MEMORIAL DAY, JULY 4TH, LABOR DAY,
THANKSGIVING, DAY AFTER THANKSGIVING*, CHRISTMAS

**-VARIES YEAR-TO-YEAR DEPENDING ON SALES.*

COMPANY DAY TRIPS

A FEW TIMES OUT OF THE YEAR, WE WILL ALL MEET AS A
COMPANY FOR PROFESSIONAL DEVELOPMENT/DAY TRIP. SOME
FORMER DAY TRIPS INCLUDE ICOMBAT, PAINTBALL, GOLF, MOVIES.
SOMETIMES THESE ARE A WORK/PLAY GETAWAY.

EMPLOYEE ASSISTANCE PROGRAM

EMPLOYEE DISCOUNT SHOPPING PROGRAM

FREE CEU's/CEC's

IDEA CLUB CONNECT

(DISCOUNTED PERSONAL TRAINING CERTS)

FREE MEMBERSHIP TO OVER 4000 ANYTIME FITNESS GYMS

COMPLIMENTARY MEMBERSHIP FOR SIGNIFICANT OTHER.

EMPLOYEE GETAWAY!!!

COMPENSATION

SALARY + COMMISSION* + BONUS*

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