



At MSM we strive to offer our employees a package of benefits designed to be more productive, more satisfied, more fulfilled.

H Health Benefits

- Medical Insurance (PPO and HMO options)
- Flexible Spending Accounts:
 - *Medical*
 - *Dependent Care*
- Health Savings Account
- Dental (*MSM employee premiums paid by the employer*)
- Vision Coverage (*MSM employee premiums paid by the employer*)
- Life Insurance (*paid by the employer one times (1x) your annual salary up to \$200,000*).
- Accidental Death & Dismemberment
- Short Term & Long Term Disability
- Employee Assistance Program (*paid by the employer*)
- Worldwide Travel & ID Theft
- Supplemental Employee, Spouse and Dependent Life Insurance (see enrollment summaries for details)
- Voluntary Insurance
 - *Accident*
 - *Hospital*
 - *Critical Illness*
 - *Legal*
- 401k

P Paid Time Off

- Ten Paid Holidays
- Paid Time Off – (PTO; *can be used for vacation, sick, and other*)

