

2019 Benefits for IMB Staff Positions

IMB offers a comprehensive package of benefits for your health, family, time off, income protection, and retirement.

Benefits	Eligibility	Highlights
Medical Insurance	First day of month following employment	Choice of three plans: Copayment Plan, \$1,000 Deductible Plan, and High Deductible Health Plan with Health Savings Account.
Dental Insurance	First day of month following employment	100% Coverage for 2 cleanings, 80% Coverage Basic Benefits, 50% Coverage Major Benefits
Vision Insurance	First day of month following employment	In network: \$20 exam copayment, \$150 frame allowance each year, \$130 contact lens allowance
Company-Paid Life Insurance	First day of month following employment	Coverage of 5x earnings, up to \$250,000
Company-Paid Dependent Life Insurance	First day of month following employment	\$10,000 coverage for spouse and each child through age 24
Supplemental Life Insurance	Upon application or approval if required	Up to \$500,000 for employee, \$250,000 for spouse, and \$10,000, with some coverage guaranteed
Group Accidental Death & Dismemberment Insurance	Immediate	\$200,000 coverage
Business Travel Accident Insurance	Immediate	For staff traveling on IMB business: \$100,000 evacuation, \$25,000 family coordination and \$2,500 personal property (international only)
Holidays	Immediate	9-12 paid holidays
Paid Time Off	Immediate	21 days first year of service (earned incrementally)
Short Term Disability	First day of month following employment	After 7 consecutive days of personal injury or illness: 60% of base salary coverage, 180 days maximum
Long Term Disability	First day of month following employment	After 180 days of personal injury of illness: 60% of base salary coverage, 2 years own occupation maximum, to normal Social Security retirement age maximum of any occupation
403(b) Retirement Plan	Immediate	IMB contributes equivalent of 5% of salary to a retirement account, IMB matches employee contributions up to an additional 3%, Fully vested after 3 years
Flexible Spending Accounts (FSA)	First day of month following employment	Pre-tax contributions to healthcare or dependent day care account