



# We've Got Your Big Dreams Covered.



## Where Do You Want to Start?

### OPERATIONS

- CDL Drivers
- Diesel Mechanics
- Heavy Equipment Operators
- Helpers
- Dispatchers

### MANAGEMENT

- Supervisors & Managers
- Human Resources

### CUSTOMER CARE & SALES

- Sales Representatives
- Customer Support

### ACCOUNTING & REPORTING

- Accountants
- Clerks

We see YOU. Your talents, your interests, your plans for the future. Whatever your goals, you'll find plenty of career paths at Meridian Waste.

We recognize different kinds of skills, different kinds of education, and different kinds of people—because strong people make strong companies. We're growing fast and looking for enthusiastic people with a commitment to safety.

## Enjoy Top Compensation and Benefits

Meridian Waste is founded on the commitment of unwavering respect, fairness, care and the safety of our employees and customers. We are proud to support the health and well-being of our team.

- Comprehensive health & dental insurance
- Voluntary short-term disability, accident & cancer plans
- Vision coverage
- Life insurance
- Employee Assistance Program
- 401(k) plan (up to 4% matching)
- Home each night
- Paid time off
- Paid holidays
- Training and development

*"...Meridian offers 4% matching on 401k contributions, which is something I feel that every employee should take advantage of if they can."*

*– Beth Kraus, Accounts Payable Manager, Petersburg, Virginia*

*"I am very pleased with the health insurance plan that I have...the copays are reasonable, we can see the doctors my family is most comfortable with, and overall, the plan is affordable and meets our budget."*

*– Patty Henke, Scale House Clerk, Winfield, Missouri*

## Join the Team

Apply for a great position today at:

**[MeridianWaste.com/Careers](http://MeridianWaste.com/Careers)**

# EMPLOYEE BENEFIT PACKAGE



## Health Insurance (United Healthcare)

Meridian Waste offers employees their choice of three rich health insurance plans through United Healthcare, known for its comprehensive national network of providers and coverage throughout the country. Each plan is summarized below, and a detailed **Summary of Benefits and Coverage** for each plan is available upon request.

### Bronze Plan

<b>Deductible:</b>	
<i>In-Network (Single/Family)</i>	\$5,000/\$10,000
<i>Out-of-Network (Single/Family)</i>	\$10,000/\$20,000
<b>Out-of-Pocket Limit:</b>	
<i>In-Network (Single/Family)</i>	\$7,150/\$14,300
<b>Coinsurance:</b>	<i>In-Network/Out-of-Network</i> 0%/30%
<b>Preventive Office Visit:</b>	No Copay or Deductible
<b>Doctor Copays (Primary Care/Specialist):</b>	\$15/\$75
<b>Emergency Room/Urgent Care Copays:</b>	\$300/\$25
<b>Prescription Drug Copays:</b>	\$15/\$40/\$75

### Silver Plan

<b>Deductible:</b>	
<i>In-Network (Single/Family)</i>	\$2,500/\$7,500
<i>Out-of-Network (Single/Family)</i>	\$5,000/\$10,000
<b>Out-of-Pocket Limit:</b>	
<i>In-Network (Single/Family)</i>	\$6,000/\$12,000
<b>Coinsurance:</b>	<i>In-Network/Out-of-Network</i> 0%/30%
<b>Preventive Office Visit:</b>	No Copay or Deductible
<b>Doctor Copays (Primary Care/Specialist):</b>	\$15/\$75
<b>Emergency Room/Urgent Care Copays:</b>	\$300/\$25
<b>Prescription Drug Copays:</b>	\$15/\$40/\$75

### Gold Plan

<b>Deductible:</b>	
<i>In-Network (Single/Family)</i>	\$1,000/\$3,000
<i>Out-of-Network (Single/Family)</i>	\$5,000/\$10,000
<b>Out-of-Pocket Limit:</b>	
<i>In-Network (Single/Family)</i>	\$2,000/\$6,000
<b>Coinsurance:</b>	<i>In-Network/Out-of-Network</i> 0%/30%
<b>Preventive Office Visit:</b>	No Copay or Deductible
<b>Doctor Copays (Primary Care/Specialist):</b>	\$15/\$75
<b>Emergency Room/Urgent Care Copays:</b>	\$300/\$25
<b>Prescription Drug Copays:</b>	\$15/\$40/\$75

## Optional/Voluntary Insurance (Guardian)

**Voluntary Dental Insurance:** The Voluntary Dental Plan through Guardian is a PPO plan featuring a comprehensive in-network provider list, as well as benefits for in-network and out-of-network services and a roll-over program rewarding members for using their preventive services by carrying over a portion of their unused annual benefit. A summary is listed below, with more detailed information available upon request.

<b>Deductible:</b>	\$50 per Individual/\$150 per Family max	<b>Preventive/Basic/Major:</b>		<b>Orthodontia (Under age 19):</b>	50%, \$1,000 Lifetime max
<b>Annual Maximum Benefit:</b>	\$1,000	<i>In-Network:</i>	100%/80%/50%	<b>Periodontics/Endodontics:</b>	Major services
<b>Dental Network:</b>	DentalGuard Preferred	<i>Out-of-Network:</i>	80%/60%/50%		

**Voluntary Vision Insurance:** The Voluntary Vision Plan through Guardian features a network through Davis Vision, with such in-network benefits as a \$10 Exam Copay and frames and contacts covered up to \$120 plus discounts. The plan also include benefits for out-of-network providers. A summary is listed below, with more detailed information available upon request.

<b>In-Network Copays (Exam/Materials)</b>	\$10/\$25	<b>Frames:</b>	Covered every two (2) years; \$120 then 80%
<b>Exams/Lenses:</b>	Covered every year	<b>Contact Lenses:</b>	\$120 then 85%

### Voluntary Life Insurance:

**Employees:** Employees may choose \$10,000 increments up to a max of \$150,000. Guarantee Issue is \$100,000. Amounts over \$100,000 require an EOI (Evidence of Insurability Form).

**Spouses:** Employees may choose \$5,000 increments up to a max of \$75,000 for spouses. Spouses may not select more than 50% of the Employee amount. Guarantee Issue is \$50,000. Amounts over \$50,000 require an EOI (Evidence of Insurability Form).

**Dependents:** Employees may choose \$1,000 increments up to a max of \$10,000 for dependents aged 14 days to 23 years. Guarantee Issue is \$10,000. EOI (Evidence of Insurability Form) is not required.

**Voluntary Critical Illness Plan:** The Voluntary Critical Illness Plan provides benefit payments if you or your dependent is faced with a covered illness diagnosis. Covered illnesses can be difficult and costly, and this policy can help protect you and your family from the financial hardship that often comes with treatment and recovery.

**Voluntary Accident Plan:** The Voluntary Accident Plan provides benefit payments to help you deal with accidents that can happen at any time. The payment amounts vary depending upon the type of accident and can help you deal with unexpected expenses, deductibles, co-pays and more.

**Voluntary Short-Term Disability:** The Voluntary Short-Term Disability Plan helps to replace lost income in the case of a confirmed accident or illness that prevents you from working. The policy pays 60% of your salary up to a maximum of \$1,000 per week. Benefits begin after you are out for 7 days; the maximum benefit period is 26 weeks.

**Voluntary Long-Term Disability:** The Voluntary Long-Term Disability Plan helps to replace lost income in the case of a confirmed accident or illness that prevents you from working. The policy pays 60% of your salary up to a maximum of \$10,000 per month. Benefits begin after you are out for 180 days; the maximum benefit period is the lesser of 5 years or to age 70.

## Additional Company-Provided Benefits

**Basic Life and AD&D Insurance (Guardian):** Employees receive \$20,000 Basic Term Life and AD&D paid for by the company.

**Employee Assistance Program — EAP (Guardian):** Employees are eligible for the Employee Assistance Program (EAP) through Guardian, paid for by the company. The EAP provides services including telephonic counseling for mental health; legal issues; financial consultations; three face-to-face counseling sessions; tobacco cessation coaching; and a comprehensive website featuring useful articles, videos and other resources.

**401k Program — 4% Match:** Meridian Waste encourages all employees to save for their retirement and is proud to match up to 4% of yearly contributions to the company's 401k program.