

2024 BENEFITS OVERVIEW

Our Total Rewards and Wellbeing suite offers employees a world-class benefits experience to support their emotional, physical, and financial wellbeing. Through innovative and intentionally designed programs, our mission-driven workforce is equipped to thrive in their daily lives and be their best selves both at work and at home.

HEALTH COVERAGE

Our health coverage offers medical, dental, and vision plans. Employees share in the cost of coverage with pre-tax payroll contributions. The amount of your contribution depends on the number of dependents you choose to cover, your scheduled hours, and the coverage option you select.



MEDICAL AND PRESCRIPTION DRUG

MITRE offers two medical plan options through Aetna for our domestic employees (excluding Hawaii) – one High Deductible Health Plan and one traditional PPO plan. Both medical plans include prescription drug benefits through CVS Caremark. Health Savings and Flexible Spending Accounts are also available where eligible.

MITRE also offers a plan for Hawaii residents and international employees.



CARE INCLUDED IN THE MEDICAL PLANS

The medical plan includes access to vendors for musculoskeletal care, fertility and pregnancy support, behavioral health resources, and telemedicine for primary and behavioral health care needs.



FLEXIBLE SPENDING ACCOUNTS

- Health Care Flexible Spending Account to pair with the traditional health plan.
- Limited Purpose Flexible Spending Account for dental and vision expenses only, available to pair with the High Deductible Health Plan.
- Dependent Care Flexible Spending Account available to all benefits eligible employees.



DENTAL

MITRE employees can choose from two dental coverage options for you and your eligible dependents through MetLife. You have the flexibility to see any dentist you choose, regardless of if they participate in the MetLife network.



HEALTH SAVINGS ACCOUNT

MITRE offers this savings account with the High Deductible Health Plan to set aside pre-tax dollars to help employees pay for qualified out-of-pocket expenses now and in the future. MITRE makes an annual contribution to this account.



VISION

Employees can elect one of two vision coverage options through VSP. You can access a nationwide network of credentialed providers for savings on vision exams and eyewear.

Visit page four for high level plan summaries and page five for 2024 rates.

FINANCIAL

MITRE invests in employees beyond standard offerings and is proud to support your journey no matter your current circumstance.



RETIREMENT PLAN

MITRE's retirement plan offers investment options to help you build a strong, secure future. The program offers a choice between pre-tax and Roth contributions, or a combination of both. You are 100% vested in your own contributions on day one. MITRE also provides a matching contribution beginning after one year.

Learn more about our retirement plan options [here](#).



FINANCIAL PLANNING RESOURCES

MITRE offers access to financial consultants to help you with your overall financial wellbeing, including savings habits, asset allocation, income planning, and in-depth planning discussions.



COMMUTER BENEFITS

You have the option to pay for commuting expenses with pre-tax dollars. MITRE provides each eligible employee with a monthly subsidy.



INCOME PROTECTION

MITRE provides:

- Basic Life and Accidental Death and Dismemberment
- Business Travel Accident

Additional coverage options, employee paid:

- Supplemental Life and Accidental Death and Dismemberment
- Spouse and Dependent Life Insurance
- Long-term Disability

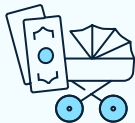


VOLUNTARY BENEFITS

- Group Legal
- Identity Theft
- Auto and Home Insurance
- Pet Insurance
- Perks & Discounts

TIME OFF AND LEAVE PROGRAMS

MITRE offers several programs to help you balance the demands at home and at work.



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HOLIDAYS

Seven annual holidays and one flex holiday to use for any day of significance.



PAID TIME-OFF BANK

Accrued per pay period, yours to use for vacations, personal time, and sick days.



LEAVE PROGRAMS:

- Short-Term Disability
- Paid Parental Leave
- Paid Caregiver Leave
- Civic Time
- Bereavement
- Sabbatical
- Paid Military Leave
- FMLA

FAMILY & WELLBEING

MITRE offers a comprehensive array of behavioral health and advocacy resources, including:



- Healthcare and advocacy resources for the LGBTQ+ community,
- Behavioral health coaching and support,
- Adoption and surrogacy reimbursement,
- College planning tools,
- Back-up child and elder care and tuition discounts at specified locations, and
- An employee assistance program to help with complicated issues and concerns

CAREER & EDUCATION

MITRE offers opportunities to grow and develop by providing financial assistance and access to courses and other resources to make the most of your development, including:



- Basic Educational Assistance Program
- Accelerated Graduate Degree Program
- Public Service Loan Forgiveness (MITRE is an eligible employer)
- The MITRE Institute
- College Loan Repayment Assistance



Eligibility:

Regular full-time and part-time employees working 20+ hours per week. Additionally, your dependents, including your legally married spouse and children (until the end of the month they turn age 26) are also eligible for benefits.

2024 PLAN SUMMARIES

MEDICAL PLANS

	HD CARE PPO		FLEX CARE PPO	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Deductible (Employee only/family)	\$2,000/\$4,000	\$4,000/\$8,000	\$1,000/\$2,000	\$2,000/\$4,000
Coinsurance (After deductible)	20%	40%	10%	30%
Out-of-pocket maximum (Employee only/family)	\$4,000/\$8,000	\$8,000/\$16,000	Medical: \$1,500/\$3,000 Prescription drug: \$1,500/\$3,000	Medical: \$3,000/\$6,000 Prescription drug: \$3,000/\$6,000
Preventive care	100% covered	Deductible, then 60% covered	100% covered	Deductible, then 70% covered
Funding options	Health Savings Account and/or Limited Purpose Flexible Spending Account	Health Savings Account and/or Limited Purpose Flexible Spending Account	Health Care Flexible Spending Account	Health Care Flexible Spending Account

DENTAL PLANS

	BASIC PLAN	PLUS PLAN
	IN-NETWORK AND OUT-OF-NETWORK*	IN-NETWORK AND OUT-OF-NETWORK*
Deductible (Employee only/family)	\$50/\$150	\$50/\$150
Preventive (No deductible)	Covered 100%	Covered 100%
Basic restorative	80%	80%
Major restorative	50%	80%
Orthodontia	50%	50%
Annual maximum benefit (Per person)	\$1,000	\$3,000
Orthodontia lifetime maximum (Per person)	\$1,000	\$2,200

* You have the flexibility to see any dentist you choose, regardless if they participate in the MetLife network. Your out-of-pocket costs may be higher if you go outside the network.

VISION PLANS

	BASIC PLAN		PLUS PLAN	
	IN-NETWORK	FREQUENCY	IN-NETWORK	FREQUENCY
Well-vision exam	100%	Every calendar year	100%	Every calendar year
Prescription glasses	\$20 copay	See frames and lenses	\$20 copay	See frames and lenses
Frames	\$150 allowance or \$200 if a featured frame brand is selected	Every other calendar year	\$200 for any frame or \$250 if a featured frame brand is selected	Every calendar year
Lenses: single vision, lined bifocal, and lined trifocal lenses	Included in prescription glasses	Every calendar year	Included in prescription glasses	Every calendar year
Contacts (instead of glasses)	Up to \$60 copay, \$130 allowance	Every calendar year	Up to \$60 copay, \$200 allowance	Every calendar year
Laser visioncare preferred	15% discount	Once per lifetime	\$250 allowance per eye for LASIK, Custom LASIK, and PRK, in addition to 15% discount on LASIK services	Once per lifetime

2024 RATES

MEDICAL, DENTAL, AND VISION PLANS

Full-Time Employees (working 30-40 hours per week)

MEDICAL	EMPLOYEE	EMPLOYEE + 1	FAMILY
Flex Care PPO	\$91.08	\$235.74	\$279.95
HD Care PPO	\$51.28	\$135.83	\$158.23
Aetna International	\$104.03	\$261.22	\$302.73
Hawaii Plan	\$42.84	\$117.77	\$140.40

DENTAL	EMPLOYEE	EMPLOYEE + 1	FAMILY
Basic Plan	\$7.25	\$17.09	\$21.50
Plus Plan	\$18.71	\$43.98	\$55.49

VISION	EMPLOYEE	EMPLOYEE + 1	FAMILY
Basic Plan	\$1.63	\$2.74	\$4.42
Plus Plan	\$5.34	\$8.97	\$14.45

Part-Time Employees (working 20-29 hours per week)

MEDICAL	EMPLOYEE	EMPLOYEE + 1	FAMILY
Flex Care PPO	\$145.73	\$377.18	\$447.91
HD Care PPO	\$82.05	\$217.32	\$253.17
Aetna International	\$166.45	\$417.95	\$484.37
Hawaii Plan	\$42.84	\$117.77	\$140.40

DENTAL	EMPLOYEE	EMPLOYEE + 1	FAMILY
Basic Plan	\$11.59	\$27.35	\$34.40
Plus Plan	\$23.06	\$54.23	\$68.37

VISION	EMPLOYEE	EMPLOYEE + 1	FAMILY
Basic Plan	\$2.61	\$4.39	\$7.07
Plus Plan	\$6.32	\$10.62	\$17.10