

Benefits
MMC-D



Marshfield Clinic Health System

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Retirement Plan-Lincoln Financial

- Can contribute to either 401k pretax or Roth (after tax) 401k
- MMC-D will contribute 3% of your annual wage for the first year
- Beginning with year 2, MMC-D will match your contribution up to 4%
- Fully vested after 3 years
- Representative: Zaina Mujtaba (708) 310-9756
- Visit www.LincolnFinancial.com to setup your account and to make future changes



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Health Insurance-BCBS

- Choice of 3 plans
- **Basic**-lowest out of pocket cost share, highest deductible
- **Wellness**-Middle plan for out of pocket cost share and deductible
- **Premium**-highest out of pocket cost share, lowest deductible
- Prescription coverage through ARORX for all plans



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Flex Spending Accounts-Medical and Dependent Care-DBS

- Employee paid pre-tax dollars for uncovered medical expenses or expenses for daycare for a child or parent
- Need to use the money within the year or you lose it
- Max allowance is \$3,300.00 per year for medical, and \$5,000.00 per year for dependent care
- You submit claims to DBS for payment
- \$660 rollover into 2026



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Voluntary Life and AD&D Insurance-Lincoln Life

- Can purchase supplemental life insurance at incremental levels for you, a spouse, or dependent child/children
- Employee paid through payroll deductions
- Eligible as of the first day following 90 days of employment
- Must have employee coverage if you want to elect spouse/child coverage(s)
- Spouse coverage can be up to a max of 50% of employee coverage



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How to Enroll

Login to Workday
 Home screen shows "Awaiting Your Action"
 My Tasks
 Click on each tile to review each plan
 Make sure to elect beneficiaries for Travel Accident Insurance and Company paid Life Insurance plans even if waiving other insurance plans



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