



Met Opera Benefits Summary

This is a brief description of Company benefits for eligible employees, which begin the first of the month following employment.
 For additional information, please contact Human Resources x 2503 or hrbenefits@metopera.org.

BENEFIT	DESCRIPTION
Medical Insurance UMR, A United Healthcare Company	The Medical Plan is a PPO (Preferred Provider Organization) plan, and is administered by UMR, with the network name United Healthcare Network. In-Network \$0 deductible \$6,350/\$12,700 out of pocket max \$15.00 Copay Out-of-Network \$7,500/\$15,000 deductible \$15,000/\$30,000 out of pocket max ~60% after deductible
Dental / Vision Insurance MetLife	Dental and Vision Plan coverage is offered through MetLife. Dental preventative care is covered at 100% including 2 fully covered cleanings in a 12 month period, full mouth x-rays once every 36 months, and emergency treatment are all covered 100%. Minor expenses like fillings or oral surgery are covered at 80% after \$25 deductible. Annual Maximum Benefit: \$2,000 per person Vision exams in-network are covered 100% after \$10 copay every 12 months. There is a \$150 retail allowance for frames or \$120 for contacts in a 12 month period . You can also receive 20% off Covered Materials and up to 30% off Non-Covered Exam and Materials.
Flexible Spending Accounts (FSA) WEX, Inc.	The Met offers two voluntary Flexible Spending Account (FSA) programs: Healthcare and Dependent Care FSA options allow you to set aside pre-tax dollars from your weekly pay to be used for eligible healthcare (co-payments, deductibles, prescriptions, etc.) and childcare (daycare, preschool, summer camp, etc.) expenses. Once you make your election for the year you can't change it unless you have a life- qualifying event. <p style="text-align: center;">Healthcare FSA maximum: \$3,050 annually Dependent Care FSA maximum: \$4,000 annually</p>
Commuter (Transit & Parking) WEX, Inc.	The Met's voluntary Commuter Program gives you the option of having money deducted pre-tax from your pay on a weekly basis across 4 pay periods per month and put in parking and/or transit accounts, which can be used to pay for qualified expenses related public transit and/or parking (includes train, subway, bus, ferry and more) to and from work. If your expected expenses exceed the monthly limits outlined below, you may elect an additional amount of money to be taken out of your pay post-tax and put into your Parking and/or Transit accounts . <p style="text-align: center;">Parking/Transit Pre-Tax Maximum: \$300 monthly</p>
403(b) Plan TransAmerica	Voluntary option to elect a percentage or flat dollar amount to be deducted from your paycheck with pre-tax or ROTH dollars to be put into The Metropolitan 403(b) plan. May contribute 1% to 75% of pre-tax or post-tax salary up to the annual IRS maximum. Provided you continue to be employed by the Met on August 1, 2024, you will be eligible for a new 403(b) contribution from the Met that will start on August 1, 2024, subject to the plan's eligibility and vesting rules <p style="text-align: center;">2023 IRS Maximum: \$22,500 Catch up contribution (age 50+): \$7,500</p>
Discounts and Entertainment Deals Plum Benefits	Check out Plum Benefits for special offers and discounts including travel, concerts & live events, theme parks, rental cars, financial products, and more! <p style="text-align: center;">Visit www.plumbenefits.com and enter Met Opera code: ac0628517</p>