

## About MFL

Modern Family Law is a forward-thinking, tech-savvy, and compassionate law firm that helps people move on peacefully with the rest of their lives. At MFL, we know that in order for you to take care of your clients, we need to take care of you.

We do that by offering a relaxed work from home environment, offering amazing compensation, and also offering incredible benefits. At MFL, we are a team of equals.



### Forward-Leaning

We like to say we're a tech company that practices law. We adopt the newest technologies to keep teams connected and our clients satisfied.



### Flexible Environment

While we expect everyone's best, we also want you to have a work-life balance. Our work-from-home benefit allows for more family and you time.



### Supportive Culture

At MFL we are a team of equals. We all perform different roles, but every role is mission critical. We expect everyone to show each other the same professionalism and compassion that we show to our clients.



### Amazing Benefits

It is our goal to provide the best benefits in the business. We offer the same benefits to all eligible employees because every employee is as important as the next.

## Medical & Prescription

We offer medical insurance through Kaiser Permanente.

Plan	KAI-HMO-20-North-CA
Deductible (Individual/Family)	None/None
Calendar Year Out-of-Pocket Max (Ind/Family)	\$2,500/\$5,000
Primary Care Visit	\$20 Co-pay
Specialty Visit	\$40 Co-pay
Hospitalization Inpatient/Outpatient	\$250 Co-pay/\$150 Co-pay
Prescription Co-pays	\$10 Co-pay/\$30 Co-pay/\$30 Co-pay/20%-\$250max
Diagnostics/Scans/Labs	No Charge

Plan	Coverage Level	Monthly Premium
KAI-HMO-20-North-CA	Employee	\$272.11
	Employee + Spouse	\$646.48
	Employee + Children	\$459.61
	Employee + Family	\$971.08

## Dental

Modern Family Law offers two dental plans through Aetna.

Plan #1	AET-DMO 100/80/50-Area 3A
Deductible (Individual/Family)	None/None
Benefit Max	None
Preventative Services	100% Office Visit Co-pay \$5
Basic Services	80% Office Visit Co-pay \$5
Major Services	50% Office Visit Co-pay \$5
Orthodontic Services	50%

Plan #1	Coverage Level	Monthly Premium
AET-DMO 100/80/50-Area 3A	Employee	\$9.43
	Employee + Spouse	\$18.09
	Employee + Children	\$20.32
	Employee + Family	\$35.96

Plan #2	AET-APPO DEN 2,000-Area 3A
Deductible (Individual/Family)	\$50/\$150
Benefit Max	\$2,000
Preventative Services	100% (Deductible Waived)
Basic Services	80% After Deductible
Major Services	50% After Deductible
Orthodontic Services	50%

Plan #2	Coverage Level	Monthly Premium
AET-APPO DEN 2,000-Area 3A	Employee	\$19.22
	Employee + Spouse	\$38.46
	Employee + Children	\$41.16
	Employee + Family	\$72.68

“ Aggressive lawyers aren't always wise lawyers,  
but wise lawyers are always good lawyers. ”

## Vision

Modern Family Law offers Vision insurance through VSP.

Benefit	Co-pay	Frequency
<i>In-network</i>		
Well Vision Examination	\$10	Once every 12 months within Plan Year
Prescription Glasses	\$15	Once every 12 months within Plan Year
Single Vision, Lined Bi & Trifocals	None	Once every 12 months within Plan Year
Retail Allowance For Frames		\$180 allowance per Plan Year - 20% off over your allowance
Contact Lenses (instead of glasses)		\$150 allowance per Plan Year - 15% off exams
LASIK		\$150 allowance per Plan Year - 15% off regular price 5% off for promotional price (VSP contracted facility only)
<i>Out-of-network</i>		
All Services	N/A	Services are reimbursed up to a max, depending on service

Plan	Coverage Level	Monthly Renewal
VSP - Vision	Employee	\$3.23
	Employee + Spouse	\$6.47
	Employee + Children	\$7.15
	Employee + Family	\$13.36

## 100% PAID By The Firm

The following doesn't require your investment since the firm covers 100% of the premium.

### Life Insurance

Firm-paid through MetLife. Term Coverage is equal to 1X your base compensation.

### Short-term Disability

Firm-paid through MetLife. 60% of your earnings up to and including 90 days.

### Long-term Disability

Firm-paid through MetLife. 60% of your earnings.

### Assistance Programs

We offer an EAP through LifeCare. All of our employees have access to unlimited virtual counseling sessions.

### Discount Programs

We offer a cornucopia of free programs through the folks at LifeMart. LifeMart offers various personal discounts.

## Your **Retirement**

Modern Family Law offers a retirement program in the form of a Simple IRA through New York Life.

Employees are eligible to participate immediately upon hire. We match 100% of your contributions up to the first 3%. MFL will match contributions instantly, and our employees are fully vested in our contributions immediately.

## Voluntary **Supplementary Programs**

In addition to all of these, we offer numerous voluntary supplementary programs including:

- Healthcare Flex Spending
- Dependent Care Flex Spending
- Supplementary Term Life Insurance
- Supplementary Short-term and Long-term Disability
- Hospital Indemnity
- Critical Illness
- Legal Counsel
- Educational Assistance

## Benefits **Eligibility**

We offer medical/prescription, dental, and vision coverage to all of our employees who work more than 30 hours per week. MFL covers 50% of the cost towards the employee premiums and 25% of the cost towards their dependents.

We also offer coverage to spouses, domestic partners, our employee's child(ren), and the child(ren) of their spouses or domestic partners. MFL pays for the full cost of employee term life insurance, short-term, and long-term disability coverage.

In addition to our traditional benefits, we also offer several supplementary benefits options such as additional life, disability, or hospital indemnity insurance. We also offer an employee assistance program and a discount program, free of charge.

It is our goal to give employees benefits as soon as possible. Employees are eligible for medical/prescription, dental, and vision coverage on the first of the month following or coinciding with their date of hire.

For example, if your first day of employment is June 1st, you would be benefits-eligible that same day. If your first day of work is June 15th, you would be benefits-eligible on July 1st.

Employees have 29 days from their date of hire to enroll in our benefits. Employees are automatically enrolled in the firm-paid term life, short-term, and long-term disability programs.