

What Muddies Already Have Without a Union

Muddies improve the lives of pets and their owners every day. Mud Bay works to improve Muddies' jobs every year.

Every year we combine what we've heard from Muddies that is important to them along with what we know it will take to ensure Muddies continue to have good jobs and for the business to remain competitive and sustainable.

The outcome of collective bargaining is not guaranteed, which is why it is important to consider the value of your current benefits and how that could change as a result of a contract reached through bargaining. Most UFCW contracts last multiple years. A union contract may affect the kind of annual improvements that Mud Bay has made in the past.

Here is a partial list of the benefits Muddies currently enjoy...without having to pay dues to a union. **A more complete list of benefits—along with estimates of what these benefits are worth—is on the back of this flyer.**

Compensation Benefits

- **Staff discount:** Muddies get a 40% discount on everything they buy from Mud Bay.
- **Employee ownership:** Through our ESOP, Muddies have received \$5.3M of Mud Bay stock (10+%) at zero cost. To date, ex-Muddies have been paid \$1.7 million for stock they were given simply by showing up for work.
- **Early wage access:** Muddies have access to part of their wages before their paycheck hits.
- **401(k) match:** Mud Bay fully matches the first 1% of wages and 50% matches the next 5% of wages contributed to retirement.

Time Off

- **Paid Time Off (PTO):** Every Muddy earns PTO (70 hours/year for Muddies who work 40 hours/week), providing flexibility for vacation, personal time or illness.
- **Bereavement Leave:** Muddies can receive paid leave after the loss of a loved one, including the loss of a pet.
- **My Values, My Action:** Mud Bay will pay Muddies for a day of volunteering or other community action.
- **Jury Duty:** Muddies can get paid for scheduled hours spent on a jury.

Health and Wellness

- **Employee Assistance Program:** Every Muddy has access to confidential mental health, legal and financial counseling support.
- **Insurance:** Muddies working more than 30 hours/week are eligible for health, dental, and vision insurance.
- **Healthy Activity:** Mud Bay reimburses Muddies up to \$50 a year for the cost of one health-oriented activity.
- **Gym Membership:** Muddies can join local gyms for a discounted rate.
- **Telehealth:** Muddies with medical insurance can access free telehealth appointments for wellness visits, emergencies and other medical needs.

Pet Wellness

- **Vetser Veterinary:** Muddies get free, unlimited virtual appointments and chats for veterinary checkups and emergencies.
- **Pet Insurance:** Muddies can buy pet insurance at a discounted rate.

Remember to VOTE September 9, 10 or 12

Visit MudBayUnionInfo.com regularly to get the information you need to make this very important decision.



Mud Bay Benefits

The Value of What You Already Have

Muddy Markdown

Muddies receive a 40% discount on everything they buy from Mud Bay.

YEARLY VALUE FOR...

PART-TIME MUDDIES	FULL-TIME MUDDIES
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HOW WE CALCULATED YEARLY VALUE

On average, this the value of the discounts Muddies get in a year. (A total of \$792,000 per year.)

\$1,483 \$1,483

Paid Time Off (PTO)

Most Muddies receive PTO at the rate of 70 hours per 2080 hours worked (2080 is 52 weeks at 40 hours/ week.)

\$664 \$1,628

On average, this is the value based on average hours and average rates of pay for FT and PT Muddies.

Employee Assistance Plan (EAP)

Muddies (and up to 5 family members) receive free counseling for issues ranging from depression and grief to finances and legal matters (up to 5 free sessions per issue).

\$2,100 \$2,100

Out-of-pocket cost for a Muddy and members of their family who used 12 sessions in a year at an out-of-pocket cost of \$175 per session during the year.

Vetster

Unlimited virtual appointments and chats for veterinary checkups and emergencies.

\$560 \$560

Out-of-pocket cost for a Muddy with 4 vet visits in a year at an out-of-pocket cost of \$140 per visit.

Discounted Gym Membership

Muddies can join many local health clubs and gyms for \$0 initiation and a discounted monthly rate of \$28 through our EAP.

\$300 \$300

Savings of \$25 per month for 12 months.

401(k) Match

Mud Bay matches the first 1% of wages contributed at 100% and the next 5% of wages contributed at 50%.

\$691 \$1,693

Value of Mud Bay's match for Muddies contributing 6% of wages to their 401(k)s for FT and PT Muddies working average hours at average rates of pay.

My Values, My Action Day

Muddies can get paid for an 8-hour day of volunteering, voting or other community action.

\$166 \$214

Value of an 8-hour day at average pay for FT and PT Muddies.

Jury Duty

Muddies can get paid for scheduled hours spent on a jury.

\$190 \$372

Value of two days of pay at average pay for FT and PT Muddies based on 5 days per week for FT and 4 days for PT.

Bereavement Leave

Muddies can be paid for up to 5 days for the loss of a loved one.

\$190 \$372

Value of two days of pay at average pay for FT and PT Muddies based on 5 days per week for FT and 4 days for PT.

Pet Bereavement Leave

Muddies can be paid one days for the loss of a pet.

\$95 \$186

Value of an average day at average pay for FT and PT Muddies based on 5 days per week for FT and 4 days for PT.

Discounted Pet Insurance

Muddies can buy pet insurance at a discounted rate.

\$96 \$96

Value of a 10% discount on pet insurance with a monthly premium of \$80.

Healthy Breathing

When a Muddy quits smoking for 6 months, they're eligible for a one-time \$100 financial incentive.

\$33 \$33

Based on use of this benefit once in a 3-year period.

Healthy Activity

Mud Bay reimburses Muddies for the cost of one health-oriented activity once per year up to a maximum of \$50.

\$50 \$50

Based on annual use of this benefit.

Medical Insurance

Mud Bay pays 86% of medical insurance premiums for individual plans and 72% for dependents for hourly staff who work more than 30 hours per week and participate in the wellness program.

\$6,233

Average monthly cost of an individual silver plan on Wahealthplanfinder (\$654.30) minus the average Muddy contribution to their Mud Bay plan (\$134.50) times 12 months.

MD Live

Free virtual visits with doctors and therapists to address medical, dermatological and behavioral issues.

\$490

Out-of-pocket cost for a Muddy who had 2 visits at an out-of-pocket cost of \$245 per visit during the year.

Dental Plan

Mud Bay pays 28% of dental insurance premiums for individual plans and between 26% and 45% for dependents for hourly staff who work more than 30 hours per week.

\$150

Monthly dental plan cost of \$40 minus the average Muddy contribution to their Mud Bay plan (\$27.52) times 12 months.

Vision Plan

Mud Bay pays 74% of vision insurance premiums for individual plans and 20% for dependents for hourly staff who work more than 30 hours per week.

\$142

Monthly vision plan cost of \$13.50 minus the average Muddy contribution to their Mud Bay plan (\$1.68) times 12 months.

Long-term Disability Insurance

This provides 60% of a Muddy's wages until 65 if they becomes unable to work due to a non-work-related illness or injury.

\$500

Estimated cost of purchasing a similar policy independently

Annual Totals: \$6,617 \$16,602