## SUMMARY OF BENEFITS



**Benefit Eligible Employees:** Regular FT, Regular PT and Project-Oriented Employees working 30 hours or more are eligible for health, dental and vision; Regular PT and Project-Oriented Employees working 20 hours or more are eligible for dental and vision. Coverage begins on the 1st of the month following your hire date. Domestic Partner coverage available for medical, dental and vision.

**Health:** We offer 4 different PPO Health Plans to choose from! A Co-Pay Hybrid Plan and 3 different High Deductible Health Plans (HDHP):

\*C&S opens a Health Savings Account for employees who enroll in one of our High-Deductible Health Plans. The amount of the C&S annual contribution to your HSA correlates to the first month of your coverage and may be a pro-rate of the annual amount.

**Health Savings Account (HSA)**: A Health Savings Account, which is paired with a Medical HDHP plan you elect, is a savings account in which you can make pre-tax contributions. You can use the money in your account to pay for qualified health, dental and vision-related expenses. C&S also makes a discretionary contribution to your HSA.

**Dental & Vision:** Dental and Vision plans have 3 tiers of coverage (employee, employee +1, and family).

**Basic Life/AD+D:** C&S provides basic life insurance at no cost to employees, equivalent to 1.5 times your annual base salary up to \$150,000. An accidental death and dismemberment benefit is also provided; coverage equals one times your basic life insurance benefit.

**Supplemental Term Life Insurance:** C&S offers supplemental life insurance for you, your spouse, and dependent. This coverage is aged based.

**Short-Term Disability:** C&S will continue your salary at 66.67% for up to 11 weeks while you are out on short-term disability.

**Long-Term Disability:** Premiums are paid by C&S. You become eligible for LTD once you have met the 90-day waiting period. If approved for LTD benefits, payment are made equaling 66.67% of your monthly earnings up to a maximum based on employee salary.

**Accident:** Accident Insurance is an extra layer of protection that gives you a cash payment to help cover out-of-pocket expenses when you suffer an unexpected, qualifying accident.

**Hospital Indemnity:** Hospital Indemnity insurance can cover some of the cost associated with a hospital stay, letting you focus on recovery.

**Specified Disease (Critical illness):** Receive a cash payment if you ever experience a serious illness like cancer, a heart attack, or a stroke, giving you the financial support to focus on recovery.



**Flexible Spending Accounts**: With a flexible spending account you can set aside money through pre-tax bi-weekly payroll contributions into a savings account. Annual limits to the amount you can save pre-tax are set by the IRS. Depending on the type of account, your pre-tax money can be used for medical or dependent care expenses.

**401k (Traditional and Roth Available)**: Coverage begins on the 1st of the month following one-month of employment. C&S will match 50% of the first 6% of employee contributions, up to a maximum of 3%. 100% vested at 2-year mark. Must be 21 years old to participate in plan.

**Employee Assistance Program**: Is a free and confidential counseling service providing professional assistance to aid in any type of personal problems impacting your emotional well-being and physical health. The EAP is available to you AND your family members, is 100% confidential, and is free of charge.

## HEALTH AND WELLNESS



**Wellness Reimbursement:** C&S will reimburse eligible employees up to \$300 for membership in a health club, or for the purchase of a wide variety of wellness-related items (athletic equipment, athletic footwear, fitness apps, etc.) once they have been employed for three months. Receipts must be submitted during the month of January for the previous year's expenses.

## EDUCATION AND PROFESSIONAL DEVELOPMENT



**Professional Memberships:** C&S pays 100% of the first professional membership and 50% for a second membership.

**Licensure and Certification:** C&S will provide reimbursement for exam preparation, books/ study guides, and exam fees for each part of the licensure/certification process. C&S will also provide reimbursement for licensure fees and renewals in the employee's home state. If C&S requires the employee to be licensed in multiple states, we will reimburse the employee for additional licensure and renewal fees.

**Tuition Assistance:** Academic coursework in an employee's study area of education and expertise, and related to the work they perform at C&S, may be eligible for tuition reimbursement. C&S provides up to \$3,500/course for tuition and applicable fees for a maximum of 2 courses per semester/6 courses per academic year (September-August). Employees must meet minimum service requirements and obtain approval prior to registration. Reimbursement is based on the grade received by the employee.





**Vacation**: If applicable, eligible regular full-time and regular parttime employees receive 3 weeks of vacation (or 4 weeks if they have attained at least 10 years of experience in the same or pertinent field). This amount is prorated based on scheduled hours for part-time employees; it is also prorated during an employee's first year of employment, and is granted after 3 months of service.

**Unrestricted Sick Leave:** Eligible employees will be granted sick leave when they are unable to work due to their own physical or mental illness, injury, or health condition or that of a covered family member, up to the point of becoming eligible for other applicable leaves of absence.

**Unrestricted Personal Leave:** Eligible employees will be granted personal leave to tend to personal matters for themselves or their covered family members that can't be conducted outside of work hours (e.g. medical, dental, financial, and legal appointments, teacher conferences, etc.).

\*Exclusions and/or limitations may apply for unrestricted sick+personal leave



**Company Holidays:** New Year's Day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, and a Floating Holiday (use at your discretion).

