



2025 Summary of Benefits for Full Time Employees

(Benefits may change without prior notification)

1. **Holidays:** 13 paid holidays per year
2. **PTO:** 10 days per year, up to 3rd anniversary
15 days per year, up to 6th anniversary
18 days per year, up to 9th anniversary
20 days per year, 9th anniversary +
3. **EIB:** Extended Illness Bank, 6 days per year
4. **Retirement Benefits:** Principal
Employees will be **auto-enrolled** to defer contributions into a Retirement Plan beginning on the 1st of the month, following 60 days of employment (unless employee opts out of participation).
Employer contributes 2% of employee's base salary for all Full-Time employees, beginning after one year of employment and 1000 hours of services if the employee is age 21 or older. Employer will also match up to an additional total of 2% of employee deferrals.
Part Time and PRN employees may also participate in the Retirement Plan by deferring into the plan, however there will be no employer base contribution or employer match.
5. **Insurance Benefits:**
 - a. **All insurance coverage begins the first of the month following 60 days of employment**
 - b. Disability Insurance: Reliance Standard
 - i. Long Term Disability, paid by employer, covers 60% of salary after 90 days
 - c. Life Insurance: Reliance Standard
 - i. \$25,000 Term Life Policy, paid by employer
 - d. Medical Insurance: Coastal Administrative Services (Aetna Network)
 - i. 100% of employee premium paid by employer
 - ii. \$6000 deductible, with \$6000 maximum out of pocket (Up to \$2000 of \$6000 deductible will be covered and paid by employer)
 - iii. Community Link will pay your deductible directly to providers for your expenses from \$2,000 - \$4,000

Note: Employee may purchase dependent coverage at own expense.
 - e. Additional elective insurance benefits are available at employee expense:
 - i. Employee and/or dependent Dental Coverage (Reliance Standard)
 - ii. Employee and/or dependent Vision Coverage (Reliance Standard)
 - iii. Employee Short-Term Disability Coverage (Reliance Standard)
 - iv. Additional employee or dependent Life Insurance (Reliance Standard)