2019 Summary of Benefits for Full Time Employees

(Benefits may change without prior notification)

1. **Holidays:** 12 paid holidays per year
2. **PTO:** 10 days per year, up to third anniversary
3. **EIB:** Extended Illness Bank, 6 days per year
4. **Retirement Benefits:**
   Employer contributes 2% of employee's base salary and will match up to an additional 2%, beginning after one year of employment and 1000 hours of services if the employee is age 21 or older
5. **Insurance Benefits:**
   a. **All insurance coverage begins the first of the month following 60 days of employment**
   b. Disability Insurance: Cigna Healthcare.
      i. Long Term Disability, paid by employer, covers 60% of salary after 90 days

   c. Life Insurance: Cigna Healthcare
      i. $25,000 Term Life Policy, paid by employer

   d. Dental Insurance: Aetna
      i. 100% of employee premium paid by employer
      ii. 100% coverage for preventative care (in or out of network)
      iii. 80% coverage for minor services (in or out of network)
      iv. 50% coverage for major services (in or out of network)

      Note: Employee may purchase dependent coverage at own expense.

   e. Medical Insurance: UnitedHealthCare
      i. 100% of employee premium paid by employer
      ii. $5000 deductible, with $5500 maximum out of pocket
      iii. Health Reimbursement Arrangement (HRA) reimbursement for in network charges from $2,000 -$4,000 (through Beneflex)

      Note: Employee may purchase dependent coverage at own expense.

   f. Additional elective insurance benefits are available at employee expense:
      i. Employee or dependent Vision Coverage (aetna)
      ii. Employee Short-Term Disability Coverage (Cigna)
      iii. Additional employee or dependent Life Insurance (Cigna)

For further clarification, please contact Community Link's Human Resources Department at 526-3922.