



2018 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 1% 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.