
BENEFITS OVERVIEW

CIVICPLUS, INC

Company Provided Benefits:

Long Term Disability

- 90 Day Waiting Period
- 60% of Base Pay

Short Term Disability

- 14 Day Waiting Period
- 60% of Pre-disability Earnings

Life Insurance

- \$50,000 Coverage
- Employee Buy-up Option

Paid Leave

- CivicPlus provides employees with paid leave based upon anniversary date and years of service. This paid time off can be used for vacation, personal time off, and/or illness. Any planned time off must be approved by one's manager ahead of scheduling vacation or personal time off.
 - With 4 years of service or less: 15 days paid leave per year
 - With 5 years of service or more: 20 days paid leave per year
 - Additional 8 paid holidays

Employee Paid Benefits:

Health Insurance (60% Paid by Company)

- Healthcare Coverage Triple Option:
 - Option 1—\$500/\$1,000 individual/two-or-more persons
 - Option 2—\$1,000/\$2,000 individual/two-or-more persons
 - Option 3—\$1,500/\$3,000 individual/two-or-more persons
- \$25 Office Visit Co-pay
- \$100 Emergency Room Co-pay
- 100% Covered Annual Eye Exam

Dental Insurance (60% Paid by Company)

- 100% Payment on Preventive Care
- 80% Payment on Primary Dental Services
- 50% Payment on Major Dental Services

Aflac

Coverage options include:

- Accident
- Cancer
- Hospital Protection
- Vision
- Critical Illness

VPI Pet Insurance

- Group rates
- Customized plans to fit each budget and pet

New Directions EAP

- 3 face to face counseling sessions
- 3 phone health coaching sessions

Select Account Cafeteria Plan—Pre tax Withdrawal

- Medical Flexible Spending Account
 - Up to \$2,650 annually

- Dependent Care Flexible Spending Account
 - Up to \$5,000 annually

401(k) - The Manhattan Trust Company

- Traditional and Roth Option
- Automatic enrollment at 3% the first of the month following 60 days
- Employer matches 50% on the first 6% after one year of service

