

## CAPH/SNI Employee Benefits Summary

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CAPH/SNI offers a very generous and competitive benefits package. With the benefits offered, employees have the flexibility to select benefits based on personal preference, family situation and financial objectives. Regular full-time employees regularly scheduled to work 30 or more hours a week are eligible for all benefits. Benefits are effective on the first day of the month, following the employee's date of hire.

### Health & Welfare Benefits

**Company Cost Share:** The Company pays for **100%** of the cost of medical, vision and dental insurance coverage for **employees and dependents**.

**Medical:** Medical plan carriers can change, but currently they include Aetna HMO, Aetna POS and Kaiser HMO plans.

**Dental:** We offer a Delta Dental PPO Plan. Group dental insurance is included with all employee medical plan enrollments.

**Vision:** We offer an optional Vision Service Plan (VSP) nationwide. The vision plan covers an exam and lenses and an allowance towards frames every 12 months.

**Group Term Life:** CAPH/SNI sponsors an Aetna insurance policy valued at \$25,000 for all employees.

**Group Short-Term and Long-Term Disability Insurance:** Aetna policies that may replace up to 60% of salary with tax-free benefits for qualifying short-term and long-term disabilities.

### Retirement Plans

**401(k) Plan:** CAPH/SNI contributes to this plan based on a match of 100% of the first 3% of salary deferral plus 50% of the next 2% of salary deferral. You will be immediately 100% vested in the employer contribution upon plan participation. Also, your vested percentage in your qualified matching contributions, if any, is always 100%.

**Profit Sharing Plan:** CAPH/SNI may make Profit Sharing contributions at its discretion, which will be allocated among all eligible employees, whether or not they make contributions. The current employer contribution is 8% of compensation. Employer contributions benefit those employees that have completed 1 year of service and are employed on the last day of the plan year.

## Time off

**Vacation Time:** Vacation Time credit is calculated on regular hours worked each pay period according to the following schedule:

<u>Months of Employment</u>	<u>Hours Accrued</u>	<u>Max Hours</u>
0 to 24	120 (3 weeks)	180
24 to 36	160 (4 weeks)	240
48 to 108	176 (4 weeks and 2 days)	264
120+	200 (5 weeks)	300

**Sick Time:** Employees will begin with an annual sick pay accrual of 80 (10 days) hours and the accrual will cap at 160 hours.

### **CAPH/SNI Holidays:**

Martin Luther King, Jr. Day  
President's Day  
Memorial Day  
Observance of Independence Day  
Labor Day  
Veterans Day  
Thanksgiving Day  
Day after Thanksgiving  
Christmas  
New Year's Day

### Optional Plans Available at Employee Expense

**Flexible Spending Account (FSA) Plan:** Healthcare and dependent daycare FSA's are designed to put money right back in your pocket. Limits: \$200 - \$2,650 for Health Care FSA and \$200 - \$5,000 for the Dependent Care FSA.

**Pre-Tax Commuter Benefits:** An optional program from Optum that can save you up to 40% on vanpools, public transit, and parking costs.

### Other Services

**Employee Assistance Program (EAP):** As an employee, you and your family members are eligible for the Employee Assistance Program (EAP) immediately upon your date of hire. This benefit is a confidential service designed to help you and your family with a variety of personal challenges, such as stress, alcohol or drug abuse, marriage or family problems, anxiety or depression. There is no charge to you for this benefit.