

CITC Benefits Summary

Benefits that can be effective the first payroll following employment:

Health Insurance – Federal Employee Health Benefits, VSP & Cigna

- CITC participates in health insurance through the Federal Employee Health Benefits (FEHB) plan. Health insurance is offered to all employees who work a minimum of 30 hours per week.
- FEHB provides 23 medical insurance plans to choose from with different levels of coverage for: self, self plus one, or self plus family.
- CITC pays 85% of medical premiums except for any annual fees associated with a plan, which will be the employee's responsibility.
- Health coverage takes effect the first day of the pay period **after** HR receives the completed and signed enrollment form. *You will have up to 60 days to elect health coverage.*

401K & Roth Elections – Fidelity

- Fidelity Investments is the provider who handles our 401(K) accounts. All employees who are at least 18 years old are eligible to participate.
- **Employees may begin contributing upon hire**; a 4% default of the employee's earnings will be automatically deducted from their paycheck to go into their 401(K) account after 45 days of employment if not opted out before that date.
- CITC offers a 401(K) Roth option along with the traditional 401(K) option.
- After one year of employment and 1,000 hours of service, CITC will match your contribution up to 4%.
- CITC provides an employer discretionary contribution of 7% (set by the Board of Directors); you must be employed on December 31 following your match requirements to receive the discretionary contribution.
- Contributions are made in the first quarter of every calendar year; discretionary funds have a three-year vesting period (taxable upon withdrawing funds).
- You can roll over a plan from your previous employer if interested.

Benefits that are effective the 1st of the month following 30 days of employment:

Voluntary Dental

- Basic coverage: covers up to \$500 in preventative and diagnostic care.
- Buy-Up coverage: covers up to \$2,500 from preventative up to restorative care.

Voluntary Vision

- One plan, covers a well vision exam as well as prescription lenses, frames, contacts, and laser vision correction.

Voluntary Life and Accidental Death & Dismemberment

- Additional life insurance and AD&D for yourself and eligible family members.

Accident Insurance

- Covers a range of accidents and injuries that occur on and off the job; payment is made directly to you at a set benefit amount based on the type of injury you have and the type of treatment you need.

Critical Illness Insurance

- A lump sum payment to you at the first diagnosis of a covered illness – can be used to cover out of pocket health insurance expenses and other non-healthcare related expenses.

Section 125 Flexible Spending Account (FSA)

- Allows the employee to pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.
- Employees may set up to \$3,050 to be used for out-of-pocket medical expenses.

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Section 125 Flexible Spending Account (FSA) Cont'd

- A Dependent Care Savings up to \$5,000 per year is also available to reimburse daycare expenses for children under 13 years old or incapacitated tax dependent adults.

Norton LifeLock

- Monitors applications for credit and services looking for fraudulent use of your social security number, name, address, or date of birth.
- Offers bank account, credit and device monitoring services, and reimbursement up to \$1 million in losses.

LegalShield

- Provides affordable legal protection services, will assistance, court representation in traffic matters, purchase agreements, and more.

Provided benefits provided at NO COST to you effective the 1st of the month following 30 days of employment:

Life Insurance and Accidental Death & Dismemberment (AD&D)

- CITC covers employees at 2.5 times their annual salary. member under the same residence as the employee.

Short-Term & Long-Term Disability

- Short Term: pays the employee up to 60% of the employee's weekly earnings up to \$2,500 for up to 26 weeks and begins on the 8th day of illness.
- Long Term: begins after 180 days of disability if you are unable to return to work and also pays 60% of the employee's monthly earnings up to \$10,000. *Note:* Funds paid to the employee under the plan are taxable. member under the same residence as the employee.

Employee Assistance & Wellness

- Provides life assistance additional services in areas of: daycare referrals, legal and financial resources, health and wellness support, travel planning, and more.
- This benefit may be used by the employee, spouse, dependent children, domestic partner, and any household member under the same residence as the employee.

Critical Illness Insurance

- Provides life assistance additional services in areas of: daycare referrals, legal and financial resources, health and wellness support, travel planning, and more.

Leave Benefits

- 12 paid holidays
- 10 hours of PTO per pay period (up to 32.5 days of PTO per year)
- Bereavement leave available for up to 5 days, and can be used for members of immediate and extended family.
- A donated leave pool is also for medical emergencies.
- Family Medical Leave Act (FMLA) benefits take effect after one year and 1,000 hours worked. FML is not a leave bank like PTO or sick leave, but provides job protection during extended absences for medical reasons.

Educational & Other Benefits

- After one year, you will qualify for educational scholarships and up to four hours of educational leave per week.
- We offer Alyeska Pipeline Alaska Native Program Scholarships to full-time or part-time Alaska Native adults enrolled in college. This does not have a time have a time in position requirement for this benefit.
- Certification and training costs relevant to your position may also be covered by CITC.
- After five (5) years of employment, you will qualify for a 4-week paid sabbatical, and will qualify for another 4-week sabbatical every five years afterward.