

## 2025 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 24 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. The rates for each plan can be found the 2025 FEHB Medical Insurance premium Rates attachment. Please note that the rates provided are the *monthly* cost.
- Health coverage takes effect the first day of the pay period *after* HR receives the completed and signed enrollment form. *You will have 60 days to elect health coverage.*

#### **401K & Roth Elections**

- 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*; 4% default of the employee's earnings will be automatically deducted from the employee's paycheck and go into your 401(k) account after 45 days of employment if you don't opt in or out before that date.
- CITC offers a 401K Roth option along with the traditional 401K option.
- After you have reached one year and have 1,000 hours of service, CITC will match your contribution up to 4%.
- CITC provides an employer discretionary contribution of 7% (percentage is set by the Board of Directors); you must be employed on December 31 following 1 year and 1000 hours of service to receive the discretionary contribution. Contributions are made in the 1<sup>st</sup> quarter of calendar year; discretionary funds have a 3 year vesting period. This benefit is taxable upon withdrawing funds.
- If you are interested in rolling over a plan from your previous employer, we will provide instructions and forms during onboarding.

### Benefits that are effective the 1<sup>st</sup> of the month following 30 days of employment.

#### **Voluntary Dental**

- Basic Coverage – covers up to \$500 in preventative and diagnostic care for covered members.
- Buy-Up Coverage – covers up to \$2500 in restorative care (ex: fillings, extractions, etc.) for covered members.

#### **Voluntary Vision**

- Includes a well vision exam as well as prescription lenses and frames, contacts, and laser vision correction for covered members.

#### **Voluntary Life Insurance and Accidental Death & Dismemberment**

- You may purchase additional life insurance and accidental death & dismemberment 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**

- Pays a lump sum 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 expense

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### **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
- For 2025, employees may set up to \$3,300 to be used for out-of-pocket medical expenses.
- Dependent Care savings is also available to reimburse day care expenses for children under 13 years old.
- For 2025 employees may save up to \$5,000 per year for dependent care.

### **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
- Will reimburse up to 1 million dollars in losses

### **LegalShield**

- Provides affordable Legal Protection Services
- Provides Will Preparation Assistance
- They will advise and represent you in Traffic Matters, Purchase Agreements, Lease Agreements, Prenuptial Agreements. They can assist with divorce filings and child custody cases on a fee for service basis.

## **Benefits listed below are provided at NO COST to you!!!**

Benefits will become effective the first of the month following 30 days of employment.

### **Life Insurance and Accidental Death & Dismemberment**

- CITC covers each employee at 2.5 times their annual salary.

### **Short Term & Long Term Disabilities**

- Short Term Disability pays the employee up to 60% of the employee's weekly earnings up to \$2,500 up to 26 weeks
- Long Term Disability begins after 180 days of disability if you are unable to return to work and pays 60% of monthly earnings up to \$10,000. Funds paid to the employee under the plan are taxable

### **Employee Assistance Program/Life Assistance Program (EAP)**

- EAP is intended to help employees in areas of: Day Care Referrals, Legal & Financial Resources, Health & Wellness, On-Line Tax Filing, and more
- This benefit may be used by the employee, spouses, dependent children, domestic partner, and any household member residing in the same residence as the employee

### **Leave Benefits**

- CITC employees are given 12 paid holidays
- All benefits eligible employees will accrue 10 hours of PTO per pay period (up to 32.5 days of PTO a year)
- Bereavement leave is available for up to 5 days, and can be used for members of immediate and extended family



## CITC Benefits Summary

### Leave Benefits cont'd

- Family Medical Leave Act (FMLA) benefits take effect after one (1) year & 1,250 hours worked. FML is not a leave bank like PTO or sick leave, but provides job protection during extended absences for medical reasons.

### Educational and Other Benefits

- After one year, you will qualify for Education Assistance and up to four (4) hours of Educational Leave per week
- Certification and training costs relevant to your position may also be covered by CITC.
- After five (5) years, you will qualify for a 4-week paid sabbatical, and will qualify for another 4-week sabbatical every 5 years afterward