



# Employee Benefit Summary

## Health Insurance Benefits

**Eligibility:** All full-time employees

**Plan Options:** 24 medical insurance plans available through the Federal Employee Health Benefits (FEHB) program.

**Cost Sharing:** CITC covers 85% of medical premiums, regardless of coverage level

## Vision and Dental

**Dental Insurance:** Basic and buy-up coverage options available

**Vision Insurance:** Coverage for exams, lenses, frames, and contacts

## Flex Spending & Dependent Care Accounts

Pay for eligible out-of-pocket medical, dental and vision, and child care expenses with pre-tax dollars.

## Additional No Cost Benefits

- Life Insurance and Accidental Death & Dismemberment (ADD)
- Short Term & Long Term Disability
- Employee Assistance Program/Life Assistance Program (EAP)

## Additional Employee Paid Benefits

- Additional Life and ADD
- Accident Insurance
- Critical Illness
- Pet Insurance
- Norton LifeLock
- LegalShield
- Body Renew membership

## Retirement Benefits

**401(k) Plan:** Available immediately upon hire through Fidelity Investments

**Company Match:** Up to 4% after one year of service

**Additional Contribution:** 7% employer discretionary contribution (eligibility after one year of service)

**Options:** Traditional 401(k) and Roth 401(k) available

## LEAVE BENEFITS:

12 paid holidays

**10 hours of PTO per pay period**  
(up to 32.5 days/year!)

Bereavement

Education  
Leave

FMLA

4-week paid  
sabbatical after  
five years of  
service!

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This document provides a benefits overview only.  
For a complete description of benefit provisions, please refer to the Summary Plan Description (SPD).  
In the event of a discrepancy, benefits will be covered as outlined in SPD.