



Employee Benefit Summary

Health Insurance Benefits

Eligibility: All full-time employees

Plan Options: 22 medical insurance plans available through the Federal Employee Health Benefits (FEHB) program.

Cost Sharing: CITC pays 82.5% 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 (AD&D)
- Short Term & Long Term Disability
- Employee Assistance Program/Life Assistance Program (EAP)

Additional Employee Paid Benefits

- Additional Life and AD&D
- Accident Insurance
- Critical Illness
- Hospital Indemnity
- Pet Insurance
- Norton LifeLock
- LegalShield
- Body Renew membership

Retirement Benefits

401(k) Plan: Immediate participation upon hire through Fidelity Investments

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

Additional Contribution: Potential annual discretionary contribution after one year of service, subject to CITC board approval

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

LEAVE BENEFITS:

12 paid holidays

Generous paid time off (PTO)- begins accruing your first day

Bereavement

Education Leave

FMLA

4-week paid sabbatical after five years of service!

CITC HR

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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.