

CCCU Employee Benefits

The following benefits are available to **All** Christian Community Credit Union employees:

Employee Assistance Program (EAP) – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees for confidential benefits that include counseling, workplace matters, financial & legal assistance, and child & elder care resources. This benefit provides up to eight visits per year, with no co-payments. Premium paid by CCCU.

Wellness Program – All full-time and part-time employees, immediate family members including spouse, children (minimum age of 12 years), and roommates living at the same home address as the employee are eligible to enroll in the Fitness 19 Wellness Program. CCCU will reimburse each employee who enrolls in the Program and attends the gym a minimum of 12 times a month, a total of \$7 for each month he/she meets the gym attendance requirement, and will also pay the annual \$19 fee. Only CCCU employees are eligible for reimbursement of the annual fee & monthly dues.

Sick Time – Eligibility begins after 90 days of employment; all full-time and part-time employees are granted three paid sick days. Thereafter, sick time is granted on April 1 of each year to cover the following 12-month period. Sick time does not carry over. Employees who complete six months of employment can request to cash out sick time through the timekeeping system for the first pay date in April. Benefit time paid by CCCU.

Verizon Wireless – All full-time and part-time employees may be eligible to receive an employee discount by accessing www.verizonwireless.com/getdiscounts (some restrictions apply). Service paid by employee.

Worker's Compensation – Provided for all full-time and part-time employees in case of an industrial injury. Premium paid by CCCU.

Pension Plan and 401(k) Plan - Eligibility begins after one year of employment for all full-time and part-time employees who have worked 1,000 hours or more and are 21 years of age or older. A defined Contribution Plan and 401(k) Plan are offered for the purpose of saving for retirement. Enrollment periods are January and July of each year. Plan administrative fees paid by CCCU; contributions by CCCU and employee.

The following benefits are available to all **Full-time and Part-time** CCCU employees regularly working **21 hours** or more:

Vacation Pay – Eligibility begins after 31 days of employment. Days earned may be used with no waiting period. This benefit is provided for leisure time away from work. Benefit time paid by CCCU.

The following benefits are available to all **Full-time and Part-time** CCCU employees regularly working **30 hours** or more:

Medical - Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees regularly working 30 hours or more. Employee may choose from either an HMO or PPO Plan. Family members may be added at the expense of the employee. Premium paid by CCCU and employee.

Dental – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees regularly working 30 hours or more. Employee may choose from either a DMO or PPO Plan. Family members may be added at the expense of the employee. Premium paid by CCCU and employee.

Vision – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees regularly working 30 hours or more. Family members may be added at the expense of the employee. Premium paid by CCCU and employee.

Life Insurance & Accidental Death/Dismemberment – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees regularly working 30 hours or more. Benefit payments are paid in the event of death or dismemberment. Premium paid by CCCU.

Long-Term Disability – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees regularly working 30 hours or more. Benefits are paid after 90 days of disability. Premium paid by CCCU.

Section 125 Plan – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees working 30 hours or more. This Plan allows for redirection of payroll to provide tax-free monies for childcare, qualified medical expenses and insurance premiums. Premium paid by CCCU; contributions by employee.

AFLAC – Eligibility begins after 30 days of employment, effective the first day of the following month for all full-time and part-time employees working 30 hours or more. This Plan is a voluntary insurance benefit. Questions regarding coverage should be directed to the AFLAC representative. Premium paid by employee.

In addition to all of the benefits previously stated, **Full-time** employees are also eligible for the following benefits:

Personal Time – Eligibility begins after 31 days of employment. All full-time employees earn seven days of personal time per calendar year. Personal time is divided evenly and credited on the 15th of the month and the last day of each month. New employees accrue personal time during their introductory period but are not credited for use until after 90 days of employment. Unused personal time can be carried over or cashed out by the December deadline established by Payroll each year. To cash out personal time, employees must keep a minimum of two days of personal time on record. Benefit time paid by CCCU.

Holidays & Day After Thanksgiving – All full-time employees are paid for 10 holidays and the day after Thanksgiving. Benefit time paid by CCCU.

** The information above is a summary of benefits. Please refer to the plan documents for specific details.*