

## Our Benefits

### Compensation

Salary – A competitive salary package is offered to attract and retain employees with a strong work ethic and a “People Helping People” orientation.

Incentive – Incentive compensation is awarded annually based on ICUS and employee performance.

### Health, Dental and Vision

Medical – A traditional PPO plan, two High Deductible PPO plans, and an HMO plan are offered. The employee-paid portion of the premium is deducted from the employee’s paycheck on a pre-tax basis.

Prescription Card – Employees enrolled in the firm's health care plan receive a prescription drug card for purchasing both brand-name and generic drugs at discounted prices.

Dental – A PPO dental plan is available offering various levels of coverage for X-rays, cleanings, fillings, extractions, root canals, crowns, bridges, inlays, etc. and orthodontic coverage. The employee-paid portion of the premium is deducted from the employee’s paycheck on a pre-tax basis.

Vision – A vision plan is offered providing exams, glasses and contacts for a fraction of their cost. The employee-paid portion of the premium is deducted from the employee’s paycheck on a pre-tax basis.

Health Savings Account – Employees enrolled in the medical High Deductible Health plan can fund an HSA account via pre-tax paycheck deductions. Employer contributions are also made on a quarterly basis.

Flexpay – ICUS’s optional cafeteria plan allows employees to pay, from before-tax earnings, portions of their health care expenses not covered by the medical, dental and vision care plans.

### Insurance

Life – Group life insurance coverage is provided at two times an employee’s base salary. ICUS pays all costs. Supplemental life insurance coverage for employees, spouses and/or children is available for purchase. Premiums are payroll deducted.

AD&D – Accidental Death & Dismemberment group life insurance coverage is provided at two times an employee’s base salary. ICUS pays all costs. Supplemental coverage for employees, spouses and/or children is available for purchase. Premiums are payroll deducted.

LTD – Benefits begin after a 90-day waiting period after the disability and continue for the duration of total disability or until age of normal retirement. ICUS pays the monthly premium.

This summary describes only selected highlights of ICUS plans. If any statement within this summary, or any other communication conflicts with applicable plan and/or coverage documents, the plan and/or coverage documents shall govern. ICUS retains the right to amend, modify or terminate its plans in whole or in part at any time, and neither its plans nor plan participation shall be considered a contract for future employment.

## Work/Life

Time off – Employees receive Paid Time Off (PTO) accrued on a per pay period basis.

Holidays – Employees receive 10 paid Holidays as predetermined by ICUS.

Employee Assistance Program (EAP) – Confidential and free service is available to assist employees and immediate family members with personal and job-related concerns.

Service Awards – Employees receive recognition for milestone years of service.

Work Schedule – Due to their strong work ethic and personal accountability, full time employees enjoy a 35 hour work week and a paid lunch hour. Additional hours are required as business needs demand.

Casual Attire – Business Casual attire is observed Monday – Thursday and jeans are permitted on Fridays and special event days.

Flexpay – ICUS's optional cafeteria plan allows employees to pay, from before-tax earnings, portions of their daycare expenses.

## Retirement

Matching Contributions – Employees are always 100% vested in their own contributions, matching contributions and their earnings. Employees receive a \$1 for \$1 matching contribution up to 3% of eligible compensation and \$.50 for each \$1.00 from 4%-5% of eligible compensation. Matching funds are made on pre-tax, Roth and catch-up contributions.

Profit Sharing – ICUS makes an annual contribution based on a salary percentage. Employees become 100% vested after 3 years or more of service.

## Giving Back

Charitable Giving – Employees may donate through payroll deductions to a variety of charitable organizations.

Community Involvement – Employees are encouraged to support our local communities and credit unions by becoming actively involved in community organizations and events. Full time employees receive up to 8 hours of community service time each calendar year. Part time employees receive up to 4 hours. The ICUS Outreach Committee sponsors additional events throughout the year.