

CHI Centers Inc.

BENEFITS SUMMARY

CHI CENTERS offers benefits for all full-time (37.5+ hours/week) employees

- ✓ **PRIMARY LEAVE** is provided at a rate equating from 112.5 – 187.5 hours annually, depending on average number of full-time hours worked in a bi-weekly period. Your accrual will not be available for use until you have satisfactorily completed the established probationary period.
- ✓ **EXTENDED LEAVE** is provided at a rate equal to 75 hours annually.
- ✓ **HOLIDAYS**—CHI Centers observes 12 holidays annually.
- ✓ **LIFE INSURANCE AND AD&D is provided at company expense.** You will automatically be covered for \$5,000.00 after you have completed 90-days of full-time employment and the first of the following month and the policy will convert after you have completed one-year of service to two times your annual salary up to a maximum benefit of \$300,000.
- ✓ **MEDICAL INSURANCE**—after you have completed 90-days of full-time employment you will be eligible to elect Medical insurance through **CareFirst or Kaiser Permanente**. The plans offered include the CareFirst Low and High Options or POS, or the Kaiser Select plan. All medical coverage is deducted bi-weekly. There is a co-pay for all plans and the CareFirst POS has a deductible if you elect to use non-network providers. A full explanation of the plan will be provided upon request.
- ✓ **PRESCRIPTION COVERAGE** is provided with all medical plans offered by CHI Centers. The co-pay varies with the plan you select. All **CareFirst plans** have an annual deductible.
- ✓ **DENTAL COVERAGE**—three plans are offered through DentaQuest providing for preventive and general care at a reduced cost when using their list of network providers. The bi-weekly deduction ranges from \$1.70 for Single coverage to \$34 for Family coverage.
- ✓ **VISION COVERAGE** is included with all medical plans offered when using your plan's network providers. Routine eye exams have a co-payment from \$10 to \$25 and offers discounts for corrective lenses.
- ✓ **401(k) RETIREMENT SAVINGS PLAN (Mass Mutual)** —you become eligible to participate in the 401(k) retirement savings plan after you have completed one year of full-time service with CHI Centers.
- ✓ **HFS (Flexible Spending Account)** is available to CHI employees who allowing you to pay certain medical and/or dependent care expenses with pre-tax dollars. Flexible Spending Account (FSA) helps pay for healthcare expenses not covered or partially covered by your health, dental or vision insurance. You can save about \$30.00 for every \$100.00 you elect to defer depending on your tax statues.
- ✓ **SUPPLEMENT LIFE INSURANCE** is offered for election to those who wish to have additional coverage to the 2X your annual salary coverage.
- ✓ **SHORT-TERM DISABILITY** you will be eligible to elect disability coverage through payroll deduction the first of the month after you have completed 90-days of service. Replaces a portion of you income if you become unable to work because of a covered illness or injury.
- ✓ **CANCER INSURANCE** - Help protect you and your family from the high cost of cancer treatment. Provides cancer screening and guaranteed renewable as long as premium is paid.
- ✓ **ACCIDENT INSURANCE** - designed to help see you through the different stages of care; this plan provides benefits for initial care and treatment and follow up care.