











# BENEFITS SUMMARY

## FOR FULL-TIME EMPLOYEES

Full-time is considered up to 40 hours per week. Benefits begin on the first of the month following employment, with the exception of short- and long-term disability, which begins after 90 days. For additional information, please contact Human Resources.









BENEFIT	DESCRIPTION
<b>Medical Insurance</b> <b>(BlueCross BlueShield)</b>	 <ul style="list-style-type: none"> <li>Option 1 - Copay Plan</li> <li>Option 2 - High Deductible Health Plan</li> </ul>
<b>Dental Insurance</b> <b>(BlueCross BlueShield)</b>	 <p>BlueCross BlueShield covers a percentage of exams, cleanings, X-rays, child/adult orthodontics, and more.</p>
<b>Vision Insurance</b> <b>(BlueCross BlueShield)</b>	 <p>BlueCross BlueShield covers a percentage of exams, prescription glasses, and contact lenses.</p>
<b>Life Insurance</b> <b>(Unum)</b>	 <ul style="list-style-type: none"> <li>Base Life               <ul style="list-style-type: none"> <li>You will have a policy at two times your annual salary up to \$300,000 at no charge.</li> <li>Your dependents (spouse at \$10,000 and child/children at \$5,000) will also be covered at no additional cost.</li> </ul> </li> <li>Voluntary Life (optional additional cost)               <ul style="list-style-type: none"> <li>You may purchase additional Voluntary Life, in \$10,000 increments and spouse coverage in \$5,000 increments.</li> <li>Voluntary Life may be purchased up to five times your annual salary or the salary cap set by the Credit Union, whichever comes first.</li> </ul> </li> </ul>
<b>Short-Term Disability</b> <b>(Unum)</b>	 <ul style="list-style-type: none"> <li>No cost to the employee and starts on the 15th day of leave (illness or accident)</li> <li>Pays up to 11 weeks at 66.7% of your salary</li> <li>Rolls over to Long-Term Disability after the 11 weeks conclude</li> </ul>
<b>Long-Term Disability</b> <b>(Unum)</b>	 <ul style="list-style-type: none"> <li>Picks up at the conclusion of your Short-Term Disability (if medically approved) at no charge</li> <li>Pays 60% of your salary (tax free) as medically necessary</li> </ul>
<b>Paid Parental Leave</b>	 <p>Eligible employees will receive a maximum of six weeks paid parental leave per birth or adoption.</p>
<b>Employee Assistance Plan</b> <b>(Unum)</b>	 <p>At no cost to employees, this program is designed to provide members with assistance with issues such as family problems, marital discord, stress, depression, finances, and substance abuse.</p>



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<b>401(k) Plan</b> <b>(Fidelity Investments)</b>	 <ul style="list-style-type: none"> <li>Employees can contribute a portion of their gross salary on a pre-tax basis, up to the annual IRS maximum.</li> <li>Roth 401(k) contributions are after-tax, and these amounts are generally tax-free when withdrawn.</li> </ul>
<b>401(k) Match</b>	 <p>The Credit Union will match 100% of the first 3% and 50% of the next 2% (up to 4% out of 5%).</p>
<b>Retirement Pension Plan</b> <b>(Fidelity Investments)</b>	 <p>New hires are eligible after six months of service. The employee will enter the plan on Jan. 1 after completion of the six-month requirement.</p>
<b>Educational Assistance Program</b>	 <p>Approved employees are reimbursed for educational costs up to \$5,250 per calendar year.</p>
<b>Corporate Bonus Plan</b> <b>(Non-Commission Staff)</b>	 <ul style="list-style-type: none"> <li>Employees: Up to 10% of gross salary</li> <li>Managers: Up to 15% of gross salary</li> <li>Directors: Up to 20% of gross salary</li> <li>Vice Presidents: Up to 25% of gross salary</li> <li>SVP, Executives: Up to 35% of gross salary</li> </ul>
<b>Paid Time Off (PTO)</b>	 <ul style="list-style-type: none"> <li>Employees (0-4 years of service) receive 20 days plus an additional eight birthday hours annually.</li> <li>PTO is accrued per pay period and will increase as the employee's years of service increase.</li> <li>New hires are eligible for up to 16 hours of volunteer time on Jan. 1 of the year following their hire date.</li> </ul>
<b>Casual Dress Days</b>	 <p><b>Dress for Your Day (Non-Member-Facing Employees)</b>            Employees can dress in a manner that reflects their daily responsibilities and interactions. As such, employees can wear more causal attire on any particular work day (jeans and polo shirt).</p> <p><b>Casual Dress Days (Member-Facing Employees)</b>            Employees have the option of wearing approved, branded logo shirts, jeans/capris, and tennis shoes on weekdays. On Saturdays, branches have the option to coordinate what theme employees wear.</p> <p><i>To participate in Casual Dress Days or Dress for Your Day, employees must make a small payroll deduction that supports the Y-12 FCU Gives Foundation.</i></p>
<b>Holidays</b>	 <p>12 paid holidays</p>



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Free High Yield Checking		<ul style="list-style-type: none"> <li>• \$5.00 fee waived</li> <li>• Tiered dividends</li> <li>• Free Visa Rewards Debit Card</li> <li>• Free certified check</li> </ul>
Free Checks		Free checks on certain designs only.
Secured Loans		Get 1% off the published rate. (Cannot go below the AFR rate)
Unsecured Loans & Access Lines of Credit		Get 2% off the published rate. (Cannot go below floor rates)
Credit Cards		<p>Receive a 6.99% fixed interest rate on a Visa Employee Traditional Credit Card or Visa Employee Signature Rewards Credit Card during employment.</p> <p><i>Application and credit pull required on credit lines over \$1,000. Visa Employee Signature Rewards Credit Card requires a minimum limit of \$5,000.</i></p>
Employee Credit Card		Request a Visa Employee Traditional Credit Card with a maximum \$1,000 line of credit without an application and credit pull.
Home Equity Lines of Credit		Enjoy no origination fee on an employee HELOC application. (Limited to once per year.)
Mortgages		Enjoy no origination fee on an employee's first mortgage.
GAP Insurance		GAP Insurance is only \$175 for employees.
Warranties		All warranties are \$250 off for employees.
Skip Payments		Employees can enjoy no fees on semi-annual skip payments. (Must qualify; maximum two per year)
Loyalty Rewards		Employees with a checking account and direct deposit can earn reward points, redeemable for cash, gift cards, travel, and Credit Union product rebates. Points can be combined with Visa Employee Signature Rewards Credit Card points to maximize benefit.