



## 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 six 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.

**Verizon Wireless** – All full-time and part-time employees may be eligible to receive an employee discount by accessing [www.verizonwireless.com/getdiscounts](http://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.

**Profit Sharing and 401(k) Plan** - Eligibility begins after one month of employment, effective the first day of the following quarter, for all full-time and part-time employees. A defined Contribution Plan and 401(k) Plan are offered for the purpose of saving for retirement. 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 **20 hours** or more:

**Paid Time Off** – Part-time employees regularly working 20-39 hours will earn PTO benefits beginning from their first day of employment. PTO can be used for any reason including, but not limited to, paid sick time as required by law, vacation time off, and/or personal time off. Benefit time paid by CCCU.

**Holiday Pay** – Part-time employees regularly working 20-39 hours will receive four hours of holiday pay if the employee's normal work shift falls on the holiday and if the following requirements are met: (1) work a regularly scheduled full or partial day (any benefit time or unpaid time may be used to cover missed work time) before and/or after a holiday, or (2) take a regularly scheduled full day off before and/or after a holiday and do not use any unpaid time. If the Credit Union closes early on a holiday, the above policy is replaced with: Part-time employees who work on the holiday, and work at least four hours for the day, will receive two hours of holiday pay.

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 the benefits previously stated, **Full-time** employees are also eligible for the following benefits:

**Paid Time Off** - All full-time employees will earn PTO benefits beginning from their first day of employment. PTO can be used for any reason including, but not limited to, paid sick time as required by law, vacation time off, and/or personal time off. Benefit time paid by CCCU.

**Holidays & Day After Thanksgiving** - All full-time employees are paid for 11 holidays, 2 partial holidays for Good Friday and Christmas Eve, 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.*