



## AMBASSADOR BENEFITS

At Educational Systems Federal Credit Union, our employees are our differentiating factor. We believe each and every one of us represents our brand and contributes to our success on a daily basis, so we refer to our employees as Credit Union Ambassadors.

Ambassadors are a critical part of our team. They live our Mission, Vision and Values as we interact with our members, colleagues and vendors.

As an employer, we provide Ambassadors with a professional, friendly and cohesive work environment while offering competitive pay and superior benefits including:

### HEALTH

- Medical, Prescription Drug & Vision Coverage- Up to 80% cost share. Two United Healthcare plans offered: HMO and a PPO plan that includes in and out-of-network coverage. New Ambassadors are eligible on the first of the month following a 30-day waiting period.
- Supplemental Vision- Choose from thousands of providers and retail stores for quality eye care and eye wear.
- Dental Insurance- Access to a national provider network. \$2,000 annual allowance, in-network, and out-of-network coverage for basic, major and restorative services. \$1,000 orthodontic lifetime maximum benefit.
- Long Term Disability- Employer paid. Provides a benefit of 66.67% of Ambassador's monthly earnings up to a benefit maximum of \$10,000 or \$20,000 for other eligible groups. The benefit begins on the 31st day after the Ambassador is disabled due to non- work-related injury or illness.
- Life Insurance & Accidental Death and Dismemberment Insurance- Basic Life and AD&D at no cost to the Ambassador. Life insurance is provided in the amount of two times the Ambassador's annual salary up to \$300,000.
- Accident and Critical Illness insurances available.
- Long Term Care- Several plans and options available based on your long term needs. Eligible family members can also be covered. Base plans are offered at no cost to the Ambassadors after 10 years of service.

- Flexible Spending Accounts- Tax-Advantaged savings accounts (Healthcare, Dependent Care, Transportation plans available.)

## FINANCIAL

- 401K Retirement Savings Plan (Eligible to participate after 6 months of service. 5% employer contribution. Fully vested after 2 years).
- Financial Counseling & Resources
- Educational Systems FCU Membership Eligibility (Several financial solutions available. Low rates on consumer loan products. Early pay release. Receive your pay up to two days early.

## WORK/LIFE

- Employee Assistance Program- 100% employer paid, confidential counseling sessions to assist Ambassadors and their families with personal and work-life situations.
- Vacation Leave- (Accrued on a pay -period basis)
  - 0-2 years of service- 12 days per year
  - 3-14 years of service and Managers- 16 days per year
  - 15+ years of service and VP's- 21 days per year
- Sick Leave- 78 hours per calendar year (Accrued on a pay period basis.)
- Personal Time (8 hours to celebrate your birthday!)
- Volunteer Time (8 hours to volunteer in the community)
- Paid Time Off (Jury Duty, Bereavement, Inclement Weather and more)
- 11 Paid holidays
- Training and Career Development
- Tuition Assistance Program- Ambassadors can receive up to \$3,500 for undergraduate and \$5,000 for graduate degrees. The total reimbursement of expenses will be tied to the grade received. No waiting period!
- Employee Recognition Program (Receive up to \$2,000 for service awards)
- Referral Bonuses- Receive up to \$1,000
- Ambassador Perks- Receive discounts on travel, entertainment, electronics, rental cars, gym memberships, pet insurance and so much more.
- Telework & Alternate Work Schedules available (position dependent)