

# HACU Benefits



HACU offers a variety of benefits to our employees and their eligible family members.

## **Medical**

HACU offers three plan options through BlueCross Blue Shield of Illinois (HMO, PPO and CDHP) so that you can choose coverage that is right for you. All three medical plan options cover 100% of preventative care.

## **Dental**

HACU offers employees a well-rounded dental plan through MetLife with coverage options for preventive, basic, major and orthodontic services.

## **Vision**

The Credit Union has selected EyeMed for the vision wellness program. The program offers certain coverage for exams, lenses, frames and contacts.

## **401k Retirement Savings Plan (RSP)**

Regular full-time, regular part-time, and temporary employees that complete one year of service are eligible for the Credit Union's RSP. HACU will match up to 4.5% of eligible pay. The Credit Union will also contribute 4% as an employer contribution. There is a 6-year vesting schedule.

## **Paid Time Off and Holiday**

HACU offers extensive PTO and observes the Federal Reserve Holidays.

## **Life/AD&D/Disability**

HACU provides life insurance, AD&D and disability to all full-time staff through Lincoln Financial Group. These benefits are paid for by HACU.

## **Health Savings Account (HSA)**

HACU will contribute to an HSA for employees who elect to enroll in the CDHP.

## **Flexible Spending Account (FSA)**

There are three FSA accounts available to HACU employees depending upon their personal needs and the medical plan chosen. These FSA accounts include HealthCare FSA, Limited Scope FSA and Dependent Care FSA.

## **Additional Benefits**

Business Travel Accident Insurance, Employee Assistance Program, Tuition Reimbursement, HACU Membership, Transit Benefit, Incentive Program for Incentive Eligible Positions.

HACU reserves the right to change or amend any compensation or benefit program at any time. HACU is an Equal Opportunity Employer.