



# FULL-TIME BENEFITS SUMMARY

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Full-Time hours would be 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 (Cigna)</b>		<ul style="list-style-type: none"> <li>• <b>Option 1 – Open Access Plus Plan</b> <ul style="list-style-type: none"> <li>○ Flex Spending Account</li> </ul> </li> <li>• <b>Option 3 – OAP High Deductible Plan</b> <ul style="list-style-type: none"> <li>○ Health Savings Account</li> </ul> </li> </ul>
<b>Dental Insurance (Cigna)</b>		<ul style="list-style-type: none"> <li>• Covers exams, cleanings, X-rays, child/adult orthodontics and more!</li> </ul>
<b>Vision Insurance</b>		<ul style="list-style-type: none"> <li>• Vision insurance is provided by Cigna.</li> <li>• Cigna covers exams, prescription glasses, and contact lenses.</li> </ul>
<b>Life Insurance (Unum)</b>		<ul style="list-style-type: none"> <li>• <b>Base Life</b> <ul style="list-style-type: none"> <li>○ With base life, you will have a policy at two times your annual salary up to 300k, no charge.</li> <li>○ Your Dependents (spouse at \$10k and child(ren) at \$5k) will also be covered at no additional cost.</li> </ul> </li> <li>• <b>Voluntary Life (optional additional cost)</b> <ul style="list-style-type: none"> <li>○ You may purchase additional voluntary life, in \$10k increments; and spouse coverage in \$5k 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 (Unum)</b>		<ul style="list-style-type: none"> <li>• No cost to the employee and starts on the 15<sup>th</sup> 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 after the 11 weeks conclude.</li> </ul>
<b>Long Term Disability (Unum)</b>		<ul style="list-style-type: none"> <li>• LTD will pick 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>		<ul style="list-style-type: none"> <li>• Eligible employees will receive a maximum of 6 weeks paid parental leave per birth or adoption.</li> </ul>
<b>Employee Assistance Plan (Unum)</b>		<ul style="list-style-type: none"> <li>• At no cost to employees.</li> <li>• This program is designed to provide members with assistance concerning such issues as family problems, marital discord, stress, depression, financial issues and substance abuse.</li> </ul>



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<b>401(k) Plan (John Hancock)</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>		<ul style="list-style-type: none"> <li>The Credit Union will match 100% of the first 3% and 50% of the next 2% (up to 4% out of 5%).</li> </ul>
<b>Retirement Pension Plan</b>		<ul style="list-style-type: none"> <li>New hires are eligible after six months of service</li> <li>Employee will enter the plan January 1st after completion of the six month requirement.</li> </ul>
<b>Educational Assistance Program</b>		<ul style="list-style-type: none"> <li>Allows approved employees to be reimbursed for educational costs up to \$5,250 per calendar year.</li> </ul>
<b>Corporate Bonus Plan (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>VP – 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><b>New Hires:</b> (0-4 years of service) receive 20 days plus an additional 8 birthday hours annually.</li> <li>PTO is accrued per pay period and will increase as the employee's years of service increase.</li> <li><b>Volunteer Time:</b> when volunteering outside of scheduled work hours, time will be reimbursed (hour for hour) up to 16 hours.</li> </ul>
<b>Casual Dress Days</b>		<p><b>Dress for Your Day (Back Office Staff)</b></p> <ul style="list-style-type: none"> <li>Allows employees to dress in a manner that reflects their daily responsibilities and interactions. As such, employees can wear more casual attire on any particular work day (jeans and a polo shirt).</li> </ul> <p><b>Dress Down Days (Member Facing Staff)</b></p> <ul style="list-style-type: none"> <li>Allows employees to have the option of wearing approved, branded logo shirts, jeans/capris and tennis shoes on Fridays. On Saturdays branches have the option to coordinate what theme the staff wears.</li> </ul> <p><i>To participate, employees must make a donation to the Y-12 FCU Gives Foundation via payroll deduction.</i></p>
<b>Holidays</b>		<ul style="list-style-type: none"> <li>12 paid holidays</li> </ul>

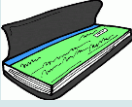
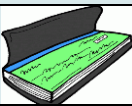













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<b>Free High Yield Checking</b>		<ul style="list-style-type: none"> <li>\$10.00 fee waived</li> <li>Tiered dividends</li> <li>Free Visa Rewards Debit Card</li> <li>Free certified check</li> </ul>
<b>Free Checks</b>		<ul style="list-style-type: none"> <li>Free checks on certain designs only</li> </ul>
<b>Secured Loans</b>		<ul style="list-style-type: none"> <li>1% off the published rate               <ul style="list-style-type: none"> <li>Cannot go below the AFR rate</li> </ul> </li> </ul>
<b>Unsecured Loan &amp; Access Lines of Credit</b>		<ul style="list-style-type: none"> <li>2% off the published rate               <ul style="list-style-type: none"> <li>Cannot go below floor rates</li> </ul> </li> </ul>
<b>Credit Cards</b>		<ul style="list-style-type: none"> <li>6.99% fixed interest rate on a Visa Traditional card during employment.</li> </ul>
<b>Employee Credit Card</b>		<ul style="list-style-type: none"> <li>All Y-12 FCU employees can request a Visa Traditional Card with a \$1,000.00 line of credit with no application or credit pull</li> </ul>
<b>Home Equity Lines of Credit</b>		<ul style="list-style-type: none"> <li>Employees get the benefit of having no closing costs               <ul style="list-style-type: none"> <li>Limited to once per year</li> </ul> </li> </ul>
<b>Mortgages</b>		<ul style="list-style-type: none"> <li>No origination fee on an employee's first mortgage</li> </ul>
<b>7 Title</b>		<ul style="list-style-type: none"> <li>Employees get a \$250.00 discount on title closing.</li> </ul>
<b>Gap Insurance</b>		<ul style="list-style-type: none"> <li>Gap insurance is only \$146 for Y-12 FCU employees</li> </ul>
<b>Warranties</b>		<ul style="list-style-type: none"> <li>All warranties are \$200 off for Y-12 FCU employees</li> </ul>
<b>Skip Payments</b>		<ul style="list-style-type: none"> <li>No fees on semi-annual skip payments.               <ul style="list-style-type: none"> <li>Must qualify</li> <li>Maximum 2 per year</li> </ul> </li> </ul>
<b>Loyalty Rewards</b>		<ul style="list-style-type: none"> <li>Employees with checking account and direct deposit earn reward points redeemable for cash, gift cards, travel, and credit union product rebates. Points can be combined with VISA Signature credit card points to maximize benefit</li> </ul>