CHILDREN'S AID SOCIETY
EMPLOYEE FRINGE BENEFITS 2018

RETIREMENT: CAS has a profit sharing plan with Mutual of America. Employees may contribute to the plan as soon as their employment begins, but must contribute at least 1% their annual salary. Regular employees working at least 1000 hours per year become eligible for CAS contributions during the enrollment period following their one-year employment anniversary. CAS contributes **7% of total salary**, plus an **additional 4.3% on annual salaries over $20,000.** The value of your individual account attributable to employer contributions is vested according to the following schedule:

Years of Vesting Service	Percentage
Less than 2 years	0
2 years	20
3 years	40
4 years	60
5 years	80
6 years or more	100

For more information, see the *401k Summary Plan Description* located on the shared drive under CAS forms.

LIFE INSURANCE: Plan is with Reliance Standard Life Insurance Company. Regular full-time employees are enrolled at no cost after three months of employment. Employees are insured for **double their annual salary**. Life insurance amounts are based on the employee's annual salary in increments of $1,000 rounded to the highest thousand dollars.

DISABILITY INSURANCE: This plan is also through Reliance Standard. Regular Full-time employees are covered for **60%** of their annual salary, also at no cost to the employee.

HEALTH INSURANCE: CAS provides regular full-time employees working at least 30 hours per week a choice of two Blue Cross Blue Shield health insurance plans through United Way. Both plans include coverage for vision, dental and prescription drugs. The agency pays **$7200 per year** per employee for this fringe benefit.

SUPPLEMENTAL INSURANCE: CAS offers employees supplemental insurance through Colonial Life and medical and dependent care flexible spending accounts through Ameriflex. Employees pay all premiums for supplemental insurance.

WORKERS'COMPENSATION: The Agency's current plan is with The Sheffield Fund.

PROFESSIONAL LIABILITY INSURANCE: The Agency is covered by American Home Assurance Company in the amount of $1,000,000.

PAID LEAVE: Regular full-time employees with 0-24 months of employment earn 6 hours of paid leave per payday; employees with 25-60 months of employment earn 7 hours of paid leave per payday; employees with 61-120 months of employment earn 8 hours of paid leave per payday; employees with 121+ months of employment earn 10 hours of paid leave per payday. Regular full-time employees working 30 hours per week earn annual leave on a pro-rated basis.*

HOLIDAY: Full-time employees are eligible for holiday leave for the following days and additional days as designated by the Board of Directors.

- New Year's Day
- Martin Luther King's Birthday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day and the Friday after
- Christmas Eve and Christmas Day

CAS' regular working week is 37.5 hours. Non-exempt workers are paid time-and-a-half for hours exceeding 40 hours per week, but overtime must be approved by the employee's supervisor.

*See Policy and Procedure Manual for additional information.