

Your benefits are an important part of your overall compensation package. At the Credit Union of Colorado we are pleased to offer a comprehensive array of quality benefits to protect your health, your family and way of life.



## Medical Plans

We are proud to offer you a choice of three medical plans.

▶ **Cigna PPO Plan**

(\$1,000 Individual / \$3,000 Family Deductible)

EE: \$91.66 · EE+SP: \$270.97 · EE+CH: \$215.64 · EE+FAM: \$389.96

▶ **Cigna Standard High Deductible Health Plan**

(\$3,000 Individual / \$6,000 Family Deductible)

EE: \$52.42 · EE+SP: \$188.58 · EE+CH: \$141.11 · EE+FAM: \$272.26

▶ **Cigna Basic High Deductible Health Plan**

(\$6,650 Individual/\$13,300 Family Deductible)

EE: \$9.94 · EE+SP: \$99.38 · EE+CH: \$60.40 · EE+FAM: \$144.83

\*All benefit plans are broken down and shown to reflect the per pay period cost. There are 24 pay periods per year.

## Dental & Vision Plans

The company offers dental and vision benefits to you and your family.

▶ **Cigna Dental PPO**

EE: \$8.26 · EE+SP: \$24.70 · EE+CH: \$24.70 · EE+FAM: \$60.87

▶ **EyeMed Vision**

EE: \$2.47 · EE+SP: \$4.70 · EE+CH: \$4.95 · EE+FAM: \$7.27

## Employer Paid Benefits

- ▶ **Life and AD&D Insurance:** Paid in full by CUofCO, you are covered at 1x's your annual salary up to a maximum of \$200,000
- ▶ **Short-Term Disability:** Paid in full by CUofCO, if you are ill or injured you will receive 66 2/3% of your weekly pay, up to \$1,500/week, for 13 weeks
- ▶ **Long-Term Disability:** Paid in full by CUofCO, if you are ill or injured you will receive 60% of your monthly pay, up to \$10,000/month

- ▶ **TeleHealth:** Connect with doctors via smartphone, tablet or computer on demand 24/7 or by appointment (covered by the medical plan)
- ▶ **Employee Assistance Program:** This benefit is available to you and all members of your household. Receive up to 8 counseling visits per issue, per year. The EAP can also assist in finding daycare, elder care, estate planning, financial advice and more!
- ▶ **Travel Assistance Program:** When traveling more than 100 miles from home, you and your dependents can receive assistance with pre-trip information, emergency assistance, medical assistance and emergencies transportation services



# Retirement Benefits

CUofCO contributes 5% of your Base Pay to the 401(k) plan. Additionally, CUofCO will match 50% of the first 5% that you contribute, totaling up to a 7.5% match. Vesting occurs gradually reaching 100% after 5 years.

# Additional Benefits

- ▶ **Health Savings Accounts:** Set aside pre-tax contributions to help pay for eligible medical expenses. CUofCO contributes annually up to \$600 for Individual and up to \$1,250 for Family.
- ▶ **Flexible Spending Accounts:** Set aside pre-tax contributions to help pay for eligible medical, dental, vision expenses and/or dependent care expenses
- ▶ **Supplemental Life Insurance up to \$300,000:** Available to you, your spouse, and your child(ren)
- ▶ **Supplemental Benefits:** Supplemental group benefits offered at affordable group rates such as Critical Illness, Hospital Indemnity, Accident Insurance, Pet Insurance, and Personal Insurance (Auto, Motorcycle and/or Home) are also available
- ▶ **Tuition Reimbursement Program:** Receive reimbursement for eligible education expenses for College Associate, Bachelors and Post Graduate Degrees
- ▶ **Clothing Credit:** You are granted a \$55 clothing credit every year to use on credit union apparel
- ▶ **Employee Personal Loan Option:** A 0% interest loan to help employees cover medical deductibles or personal hardships
- ▶ **Employee Computer Loan:** A 0% interest loan for purchasing or upgrading personal computer systems, laptops, or tablets

# Time Off Benefits

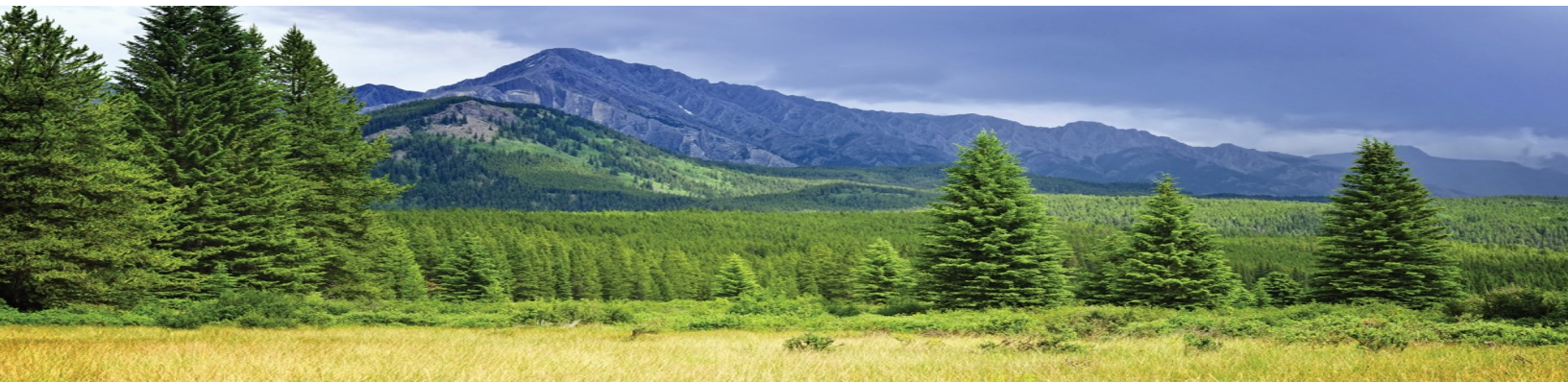
## ▶ Vacation:

**Full-Time (40 Hours):** Vacation time is accrued based on tenure

**Part-Time (Less than 40 Hours):** Vacation accrues based on hours worked and tenure

Years of Service for Full-Time and Part-Time	
0-5 years	8 hours/month, up to 12 days per year
6-10 years	10 hours/month, up to 15 days per year
11-15 years	12 hours/month, up to 18 days per year
16-20 years	14 hours/month, up to 21 days per year
21 years and over	16 hours/month, up to 24 days per year

- ▶ **Vacation Sellback:** Opportunity to sell back accrued vacation once per calendar year
- ▶ **Sick Time:**
  - Directors and Senior Management Team:** Unlimited
  - Full-Time (40 Hours):** 2.67 hour accrual per pay period (64 hours annually)
  - Part-Time (Less than 40 Hours):** Sick time accrues based on hours worked
- ▶ **5 Day Rule:** Employees receive, in addition to vacation time, 5 consecutive company paid days off per year
- ▶ **Volunteer Time Off :** 1 day per calendar year (8 Hours), plus various Employer sponsored events
- ▶ **Holidays:** Up to 10 Federal holidays observed each year
- ▶ **Bereavement Time Off:** 5 days paid for immediate family members and 3 days paid for non-immediate family members



**DISCLAIMER:** The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details.

