



Child Protection Center, Inc Benefit Summary CY2025

Paid Time Off

PTO: Exempt Employees accrue at 6.46 hours per bi-weekly pay period

Non-Exempt Employees accrue at 5.65 hours per bi-weekly pay period

Holiday Time: 10 Paid days (New Year's Day, Martin Luther King Jr Birthday, Memorial Day, Independence Day, Labor Day, Veteran's Day, Thanksgiving, Day after Thanksgiving, Christmas, day of choice)

Flexible Spending Accounts

CPC offers all employees to participate in a tax-free FSA Account. Having an FSA allows employees to set aside money from their checks for Medical Expenses and/or Dependent Care expenses that they incur throughout the calendar year.

- ◆ There is a \$3,300 maximum for medical and a \$5,000 maximum for dependent care per calendar year.
- ◆ Ex: \$2,600 elected for medical is a tax free deduction of \$100 each pay period (bi-weekly pay/26 checks per year)
- ◆ Waiting Period is 90 days;
- ◆ Care must be taken to not put too many funds into this tax free account, if expenses do not equal the deferral, unused funds are not returned to the employee;
- ◆ Plan offers a \$640.00 maximum rollover for Medical FSA

401K/Retirement

- ◆ Waiting period is 1 year and at least 1,000 hours worked
- ◆ CPC pays 7% of the employees salary into their 401K.
- ◆ Employee may leave all contributions & deferrals in cash or meet with CPC's investment advisor & select funds in which their 401K benefit every pay period will be deposited into.

Employee Discount Program

Register at www.workingadvantage.com; Company ID: 99040186

- ◆ Provides discounts on travel, concerts, hotels, Theme Parks and more

Health Insurance (United Healthcare E3000i10021 All Savers Alt Funding)

CPC pays 88% of the Single premium for FT employees

Current Premium \$698.42 per month; CPC pays \$614.61; EE pays \$41.91 per paycheck

Waiting period is 1st of the month following 60 days of Employment

- ◆ \$3,000.00 in-network deductible / \$5,500 in-network out of pocket maximum
- ◆ Assignment of a PCP is required, but NO referrals are needed to visit specialists
- ◆ Preventative Care at no-cost; \$25 co-pay for PCP, \$75 Co-Pay for specialist
- ◆ \$100 co-pay for Urgent Care (\$50 facility/\$50 Physician); No Charge for Blood Work & X-Rays
- ◆ Prescription co-pays are \$10/\$35/\$75/\$250 at Preferred Network Pharmacies
- ◆ Benefit year runs from January 1st to December 31st
- ◆ An option exists to add family members (at the Employee's expense) but rates are NOT inexpensive.

Dental Insurance (United Concordia Preferred)

CPC pays 100% of the Single Premium for FT employees

Waiting period is 1st of the month following 90 days of employment

- ◆ Routine exams (2x per year), cleanings (3x per year) and x-rays (1x per 3 years) are covered at 100%
- ◆ Fillings, Endodontics, Periodontics & Anesthesia are covered at 90%
- ◆ Onlays, Inlays, Crowns, Bridges, Implants & Prosthetics are covered at 60%
- ◆ There is NO maximum payout! (% of coverage for in-network dentists) / \$50 Annual deductible

Short Term/Long Term Disability, ADD & Life Benefits (NY Life)

CPC pays 100% of the premium

Waiting Period is 90 days; coverage begins on the 1st of the month following 90 days of employment

- ◆ Life Insurance benefit is \$50,000. Benefit Reduces at Age 65, then at 70 and again at 75
- ◆ AD&D Benefit is \$50,000. Benefit Reduces at Age 65, then at 70 and again at 75; Benefit changes based on type of injury
- ◆ Short Term Disability pays 60% of the employees salary up to a max benefit of \$1,000 per week
- ◆ STD-Coverage begins on the 1st day after an injury or on the 8th day following illness

Balance Works Benefit (Employee Assistance Program)

Create a login at www.eniweb.com; Company ID: PAS220

- ◆ Provides access to a work/life personal assistant an N/C (1-800-327-2255)