



2016-2017

Benefits Summary – Full Time Employees

Revised 7-1-16

BENEFITS	ELIGIBILITY	DESCRIPTION
Medical	Full-time employment 90 days after date of hire	<ul style="list-style-type: none"> • <u>Oxford Liberty EPO - Base Plan</u> <ol style="list-style-type: none"> 1. Deductible: \$1,500 single/\$3,000 family 2. Co-pay: \$20 PCP / \$40 specialist 3. Prescriptions: \$15/30/60 4. No out-of-network benefits
Dental/Vision Bundle	Full-time employment 90 days after date of hire	<ul style="list-style-type: none"> • <u>Guardian Dental/Vision</u> • DHMO, PPO-NAP and PPO-Value plans administered by Guardian. • DHMO Highlights <ol style="list-style-type: none"> 1. No deductible 2. Co-pay: \$5 office visit plus fees as per negotiated pay schedule 3. No out of network benefits 4. Annual maximum benefit: unlimited • PPO-NAP <ol style="list-style-type: none"> 1. Deductible: \$50 single/\$150 family 2. Prev. 100%; Basic 80%; Major 50% 3. Out of Network: reimbursed at UCR 4. Annual maximum benefit p/p \$1,000 • PPO-Value <ol style="list-style-type: none"> 1. No Deductible 2. Prev. 100%; Basic 100%; Major 60% 3. Out of Network: limited to PPO schedule 4. Annual maximum benefit p/p \$1,000 • VSP network <ol style="list-style-type: none"> 1. Co-Pays: Routine eye exams \$10 2. materials \$20

BENEFITS	ELIGIBILITY	DESCRIPTION
Basic Life Insurance	Full-time employment 90 days after date of hire	<ul style="list-style-type: none"> Administered by Guardian Life Insurance. <ul style="list-style-type: none"> \$25,000 - 100% company paid Option to increase amount and cover spouse and dependents through payroll deductions
Short Term Disability	Eligible upon hire.	<ul style="list-style-type: none"> New Jersey State Disability Program Coverage for up to six months.
Long Term Disability	Full-time employment 90 days after date of hire	<ul style="list-style-type: none"> 60% of salary to maximum \$5,000/month Benefit premium is 100% company paid
AFLAC Ancillary Benefits	Full-time employment 90 days after date of hire	<ul style="list-style-type: none"> Accident Protection Plan Cancer Protection and Critical Illness Short Term Disability gap coverage Hospital Confinement Plan
401K Pension Plan	90 days after date of hire Available to employees 21 years and older, full-time, part-time and hourly.	<ul style="list-style-type: none"> Administered by Voya Retirement Plans. Employer matching: 100% of first 3% and 50% of next 2%. Fully vested upon enrollment
Paid Time Off (PTO)	Full-time employment Upon completion of 60 days of satisfactory employment	<ul style="list-style-type: none"> 7 - 10 SICK days per contract year based on date of hire and job position. 3 - 4 PERSONAL days per contract year based on date of hire and job position
Direct Deposit	Eligible upon hire	<ul style="list-style-type: none"> Effective for second paycheck
Verizon Wireless Employee Discount	Eligible upon hire	<ul style="list-style-type: none"> Save 19% - 22% on access charges on entire bill Save 25% on accessories for all lines

Please note: There is an employee payroll deduction associated with the above medical, dental/vision, voluntary life and 401K plans.

Benefits and plan choices subject to change based on plans and policies in effect on date of hire. CTC reserves the right to amend, suspend or terminate the Plans at any time and for any reason.