



**Community Action, Inc.
of Central Texas**
— DEVELOPING OPPORTUNITIES —

2014 Employee Benefits

The following is a summary of the employee benefits. Please refer to the CAI Guidelines for Personnel Management, Policies, and Practices for a detailed description.

- ❖ **401k Retirement Plan** All regular employees are eligible for the retirement plan. The Agency maintains a 401k retirement plan, which allows eligible employees to “defer” a portion of their salary to the plan. Employees are eligible for Agency contributions after they have completed one year of service (or 500 hours) during the applicable plan year. The Agency’s contribution will match the employee’s elective deferral up to three (3) percent of salary.
- ❖ **Medical Insurance** Regular full-time employees are eligible for Medical Insurance. Humana is the carrier for CAI’s employee medical plan. We offer three (2) PPO plans with varying deductibles and one (1) High Deductible Health Plan. CAI pays 90% of the employee only premiums.
- ❖ **Dental Insurance** Regular full-time employees are eligible for Dental Insurance. Assurant Employee Benefits is the carrier for CAI’s employee dental plans. Two plans are offered a Basic Plan and a High Plan. Dental plans are 100% employee paid.
- ❖ **Vision Insurance** Regular full-time employees are eligible for Vision Insurance. Assurant Employee Benefits is the carrier for CAI’s employee vision plan. There is one plan available. Vision is 100% employee paid.
- ❖ **Life Insurance** Regular full-time employees are eligible for Life Insurance. Assurant Employee Benefits is the carrier for CAI’s employee life insurance. The group life plan is for \$20,000 of term life insurance for the employee only. CAI pays 100% of the premium.
- ❖ **Voluntary Life Insurance** Regular full-time employees are eligible for Voluntary Life Insurance. Assurant Employee Benefits is the carrier for CAI’s voluntary life insurance. The coverage is based on the employee’s application/acceptance and can include life and/or accidental death and dismemberment coverage for the employee, spouse and children. Voluntary Life is 100% employee paid.
- ❖ **Short Term Disability, Accident, and Critical Illness/Cancer Policies** Regular full-time employees are eligible for each of these policies during Annual Open Enrollment only. The coverage is based on the employee’s application/acceptance and can include the employee, spouse and/or children. These policies are all 100% employee paid.
- ❖ **Section 125** Regular full-time employees who enroll in an Agency-sponsored health and/or dependent care plan may elect to have the amount of money that they pay in monthly premiums for the plan(s) deducted from their gross wages, prior to their income, social security, and Medicare taxes being calculated. When an employee makes this election, he/she enjoys a reduced tax withholding, which results in additional take-home pay for the employee.
- ❖ **Annual Leave** Regular full-time employees are eligible for annual leave accrual. Accrual rates will be based on the employee’s number of years of continuous employment with the Agency and will be prorated according to the number of hours that the employee is paid for during the applicable pay period.
- ❖ **Sick Leave** Regular full-time employees will accrue sick leave, on a prorated basis, up to four hours per pay period. The proration will be based on the number of hours that the employee is paid for during the applicable pay period.

- ❖ **Holidays** All regular and temporary employees are eligible for Agency-recognized paid holidays. Currently the Agency offers 11 paid holidays and 1 Birthday holiday per calendar year.
- ❖ **Personal Leave Day** All regular employees will be entitled to one personal leave day per calendar year. Personal leave day pay is prorated according to the number of hours the employee is normally scheduled to work per week, excluding the personal leave day.
- ❖ **Jury Duty** Regular and temporary employees will be granted leave with pay for jury duty service that they provide during their regularly scheduled work hours. Proof of service must be submitted in order to be paid for the time.
- ❖ **Family Medical Leave Act (FMLA)** FMLA is a federal law enacted to help employees balance their work and family life and to promote the stability and economic security of families. It provides covered employees with the right to unpaid leave of absence of up to twelve weeks in a twelve month periods in order to address family and medical responsibilities. Employees are covered, or eligible, for FMLA if they have worked for the agency for at least twelve months and worked at least 1250 hours in those twelve months.
- ❖ **Annual Leave Hardship** All regular full-time employees may request for a hardship payment of current annual leave balance once a calendar year for up to a maximum of 40 vacation hours. To qualify for advance, the employee must provide proof of financial hardship along with the hardship request form and have a minimum annual leave balance of the amount requested.
- ❖ **Employee Assistance Program** All regular full-time and part-time employees may request for financial assistance (maximum of \$250) from the Employee Assistance Program which is paid by employee donations. To qualify employees must be employed with CAI for one (1) year minimum and be able to provide proof of financial hardship along with the hardship request form. Funds for this program are based on availability.