

BENEFITS FOR ALL REGULAR STAFF

AFLAC Personal Indemnity Plan: For unexpected expenses due to an accidental injury. Fixed payments per injury for initial occurrence, treatments, ambulance, hospitalization plus AD&D coverage. Coverage is available for you and family members.

Aflac Cancer Indemnity Plan: Cash incentives for preventive and diagnostic screenings. Lump sum benefits for initial diagnosis and subsequent treatments. Coverage is available for you and family members.

Employee Assistance Plan: 24/7 confidential assistance to help you resolve a personal situation or problem (ex: emotional, marital, adolescent, financial, legal, substance abuse...). Help is also available for family members.

Flexible Spending Accounts: Money can be set aside from each paycheck to help pay for family medical expenses not covered by insurance or to help pay for dependent care expenses. These earnings are not taxed effectively, saving you up to 35% of the cost of these expenditures.

Insurance Payments (For Car/Home/Boat): Rogers & Gray Insurance Agency offers the purchase of car, home and other insurance policies through payroll deduction eliminating large down payments, interest charges and monthly fees.

Retirement Plan Savings: Save for retirement through a 403b plan with multiple investment options. Pre-tax contributions reduce your taxable income and help to grow your account faster.

Roth IRA: Contribute after-tax to a Roth IRA account. Investment earnings are tax-free.

Holidays: Up to 12 paid holidays per year for year-round staff. (Preschool part-day staff members follow a generous but different school year holiday schedule.)

Sick Leave: Accrual of up to 1 sick leave day per month worked. Up to 2 days may be used as Personal Days.

Vacation Leave: Very generous accrual of up to 3 weeks of vacation during each of the first 2 years of employment for year-round staff; grows to 4 weeks accrual during years three and four then 5 weeks accrual per year at the start of year five. (Preschool part-day program staff members have fixed time off in December, February and April.)

Extended Illness Leave Bank (EILB): Become a member of the bank by donating one of your sick days each year. If you are a member, additional paid time may be available to you in the event of an extended absence due to an illness or injury.

BENEFITS FOR REGULAR FULL TIME STAFF (30 OR MORE HOURS A WEEK)

Medical insurance: Comprehensive HMO covering office visits, emergency room, diagnostic tests, chiropractic services, hospitalization, outpatient surgical and prescription drug coverage. Modest co-pays. No annual deductible. Individual, Two Person or Family coverage options available.

Dental Insurance: Full coverage for preventive visits including most cleanings and x-rays. Modest co-pay for restorative work. Half coverage for caps, crowns, dentures, bridges, implants up to annual allowance. Individual, Two Person or Family coverage options available.

Life/AD&D Insurance: Coverage is 2X your annual salary up to \$75,000 for a very low biweekly premium. There is an initial opportunity to obtain up to \$100,000 in Supplemental Life coverage without any medical questions.

AFLAC Short Term Disability Insurance: Income protection for you for up to two years if you are disabled. Maternity coverage is included.

OTHER BENEFITS

Agency Retirement Plan Contributions – Staff who have worked at least 1,000 hours over a period of at least 12 months will qualify for an initial 1% agency retirement contribution if they contribute at least 2%. Agency contributions increase based on seniority.

Discount Programs – All staff may take advantage of a BJ's corporate discount program, cell phone discounts from Sprint/Nextel and AT&T/Cingular, a mortgage discount program and prescription drug discount programs. Lifeline Assistance offers an income eligible cell phone program. Blue Cross participants may take advantage of an annual Fitness Benefit (\$150) and an annual Personal Health Assessment incentive (\$25).

Sunshine Fund – Sad and happy events in the lives of your co-workers are recognized with flowers, cards or other remembrances. Staff may contribute \$1.00 each payday to a pooled fund.

Voluntary Medical Insurance – A comprehensive medical insurance plan endorsed by the agency is available for certain part time staff who can purchase the insurance on a pre-tax basis, saving up to 35% of the premiums.

This overview contains only partial information. Full information, including coverage limitations and exceptions, is contained in the full plan descriptions or other documents available from Human Resources. CCCDP reserves the right to add, cancel or change any benefit plan at any time.