



CTCA Benefits

At CTCA, we are committed to being the best place to work. To achieve this goal, we provide our Stakeholders (employees) with:

- Opportunities for meaningful work;
- Innovative tools and technologies; and
- A full range of comprehensive and competitive benefit plan designed to help you and your family enjoy good health, financial security and work/life fit, as summarized below.

Benefits For Good Health

Wellbeing Resources

- Cafeteria with healthy menu choices
- Opportunities to exercise – such as onsite/near-site gym and classes, and gym membership reimbursements
- Online health assessments
- Onsite Weight Watchers
- Physical activity community events
- Healthy Awards Program that rewards you for taking part in health-promoting activities

Medical

- Choice of three medical plan options, including two featuring a tax-advantaged Health Savings Account with annual CTCA funded contributions
- Annual preventive exam covered at 100% under all medical plan options
- Prescription drug coverage, including 100% coverage for eligible preventive drugs

Nutritional Supplement Benefits

- Yearly nutritional supplement benefit dollars to purchase vitamins and supplements

Dental

- Free preventive care (twice yearly exams and cleanings, annual x-rays)
- Basic benefits (fillings, simple, extractions)
- Major benefits (inlays, onlays, crowns, implants)
- Orthodontia

Vision

- Payment for a portion of cost for eye exams, frames, lenses, and contact lenses
 - Discounts on Lasik surgery

Flexible Spending Accounts

- Payment for qualifying health care and dependent care expenses with pre-tax dollars



Benefits for Financial Security

Life and Accidental Death & Dismemberment (AD&D) Insurance

- No-cost basic life insurance coverage for Stakeholder and eligible dependents
- No-cost Stakeholder AD&D insurance
- Optional supplemental life and AD&D insurance for Stakeholder and eligible dependents

Disability Insurance

- CTCA paid short-term and long-term disability benefits
- Optional Stakeholder paid supplemental disability coverage

Long-Term Care Insurance

- Optional coverage for you and/or your spouse
Parents, adult children, siblings, grandparents, and In-laws

Supplemental Voluntary Benefits

- Universal Life insurance, critical illness insurance, cancer insurance, and group accident insurance; available from Allstate at group rates
- Pet insurance at discounted premiums

401(k) Savings and Retirement Plan

- CTCA matching contributions
- Automatic vesting in personal and matching contributions
- Broad selection of investment options
- Allstate Financial Advisors

College Tuition Benefit

- Program that gives you the opportunity to save for retirement AND for a child's college education
- Points based on your 401(k) balance; redeem for guaranteed scholarships

Benefits for Work/Life Fit

Time Off

- Paid CTCA recognized holiday, personal days, sick days and vacation

Tuition Reimbursement

- Up to \$5,250 annually for approved work-related college courses; includes tuition, books, and lab fees

Center for Learning

- Thousands of classroom training sessions and e-learning Courses at no cost to you

CIGNA EAP

- 24/7 access to information and resources on marriage, parenting, legal and financial issues and more

UNUM Work/Life Balance Program

- Education materials and referrals for solutions to a variety of everyday challenges

Emergency Travel Assistance

- Medical services and assistance if you have an emergency while traveling 100 or more miles from home

Discount Programs

- Discounts with companies such as AT&T, Office Max, The Walking Company, Verizon, and more

Adoption Assistance

- Reimbursement for up to \$5,000 in eligible expenses and up to \$6,000 for special needs child

