

**BENEFIT INFORMATION**

**Health Insurance** - Crosspoint offers Blue Cross Blue Shield insurance coverage to all full-time employees. Four levels of coverage are available with two plan options.

With the **Blue Cross Blue Shield HSA** Plan, the employee is responsible for meeting an individual/family plan year deductible of $3,100/$6,200 BEFORE any coverage is provided EXCEPT in the event of Preventative and Wellness services which are covered at 100%.

1. Employee only: monthly premium $810.55 (employee portion $182.37 Crosspoint $628.18)
2. Employee + Children: monthly premium $1394.11 (employee portion $313.67 Crosspoint $1080.44)
3. Employee + Spouse: monthly premium $1646.84 (employee portion $370.54 Crosspoint $1276.30)
4. Employee + Family: monthly premium $2230.40 (employee portion $501.84 Crosspoint $1728.56)

With 26 pay periods per year, the employee’s premium deduction breaks down as follows:

Employee: $182.37 x 12 months = $2188.44/yr. – divided by 26 pays = $ 84.17 deducted per pay

Employee/Children: $313.67 x 12 months = $3764.04/yr. – divided by 26 pays = $144.77 deducted per pay

Employee/Spouse: $370.54 x 12 months = $4446.48/yr. – divided by 26 pays = $171.02 deducted per pay

Employee/Family: $501.84 x 12 months = $6022.08/yr. – divided by 26 pays = $231.62 deducted per pay

The plan includes doctors at Carle, Christie Clinic, and OSF. Please see attached Description of Coverage Sheet for *Blue Cross Blue Shield HSA Plan.*

With the **Blue Cross Blue Shield PPO** Plan, the employee will experience services with co-pays, 20% after individual/family deductible of $4,000/$12,000 and as always, Preventative and Wellness services which are covered at 100%. This plan is similar to our previous plan with increases in co-pays and deductible.

1. Employee only: monthly premium $945.81 (employee portion $212.81 Crosspoint $733.00)
2. Employee + Children: monthly premium $1626.76 (employee portion $366.02 Crosspoint $1260.74)
3. Employee + Spouse: monthly premium $1921.66 (employee portion $432.37 Crosspoint $1489.29)
4. Employee + Family: monthly premium $2,553.55 (employee portion $574.55 Crosspoint $1979.00)

With 26 pay periods per year, the employee’s premium deduction breaks down as follows:

Employee: $212.81 x 12 months = $2553.72/yr. – divided by 26 pays = $ 98.22 deducted per pay

Employee/Children: $366.02 x 12 months = $4392.24/yr. – divided by 26 pays = $168.93 deducted per pay

Employee/Spouse: $432.37 x 12 months = $5188.44/yr. – divided by 26 pays = $199.56 deducted per pay

Employee/Family: $574.55 x 12 months = $6894.60/yr. – divided by 26 pays = $265.18 deducted per pay

The plan includes doctors at Carle, Christie Clinic, and OSF. As well as other out of area providers.

**Dental Insurance** – Crosspoint offers group dental insurance to all full-time employees. Four levels of coverage are available. Please see attached document for plan summary.

1. Employee only: $ 23.12 per month
2. Employee + Spouse: $ 47.63 per month
3. Employee + Child(ren): $ 56.41 per month
4. Family: $ 81.14 per month

With 26 pay periods per year, the employee’s premium deduction breaks down as follows:

Employee: $ 23.12 x 12 months = $ 277.44/yr – divided by 26 pays = $10.67 per pay

Employee + Spouse: $ 47.63 x 12 months = $ 571.56/yr – divided by 26 pays = $21.98 per pay

Employee + Child(ren): $ 56.41 x 12 months = $ 676.92/yr – divided by 26 pays = $26.04 per pay

Family: $ 81.14 x 12 months = $ 973.68/yr – divided by 26 pays = $37.45 per pay

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**Vision Insurance –** Crosspoint offers group vision insurance to all full-time employees. Four levels of coverage are available. Please see attached document for plan summary.

1. Employee: $ 5.46 per month
2. Employee + Spouse: $ 10.65 per month
3. Employee + Child(ren): $ 11.92 per month
4. Family: $ 17.21 per month

With 26 pay periods per year, the employee’s premium deduction breaks down as follows:

Employee: $ 5.46 x 12 months = $ 65.52/yr – divided by 26 pays = $2.52 per pay

Employee + Spouse: $ 10.65 x 12 months = $127.80/yr – divided by 26 pays = $4.92 per pay

Employee + Child(ren): $ 11.92 x 12 months = $143.04/yr – divided by 26 pays = $5.50 per pay

Family: $ 17.21 x 12 months = $206.52/yr – divided by 26 pays = $7.94 per pay

**Flex Benefits** - Full time and part time employees are given the opportunity to purchase approved insurance coverage with pre-tax or after-tax dollars. Additional insurance options are available. If any of these additional plans are elected, the employee pays the premiums through payroll deduction. These include short term disability, accident Plans, Life insurance and critical illness coverage.

**Life, Accidental Death and Dismemberment, and Long Term Disability Insurance** - Full time employees receive term life insurance coverage in an amount equal to one year's annual salary rounded to the nearest $1,000. This is a Crosspoint paid benefit. Full time employees are provided insurance for continuance of a portion of salary in case of severe illness or injury requiring absence from work for periods exceeding three months. This is a Crosspoint paid benefit.

**Health Insurance becomes effective on the first day of the month after hire. All other insurance coverage becomes effective on the first day of the month following 30 days of employment.**

**401k Retirement Plan** - Full time and part time employees become eligible to participate in Crosspoint's 401k retirement plan with their own tax-deferred contributions after three months of employment with the entry date the first of the following month. The plan is managed by Country Financial and offers nine different investment options as well as Target date funds. If you have an existing qualified retirement plan with a prior employer, you may transfer or roll over that account into the Crosspoint Plan at any time. Currently, the matching plan by Crosspoint is 2%.

**Vacation Leave** - Full time employees earn annual vacation time according to the schedule below. Vacation time is accumulated and recorded for every two-week pay period.

0-2 years of service - 17 days of vacation per year

2-3 years of service - 18 days

3-4 years of service - 19 days

4-5 years of service - 20 days

5-6 years of service - 21 days

Over 6 years - 22 days

 **Sick Leave** - Full time employees earn annual sick time equal to 12 days per year. Sick time is accumulated and recorded for every two-week pay period.

**Holidays** - The following ten holidays are official holidays for Crosspoint. Residential and other 24/7 employees are compensated for any holidays worked.

New Years Day President’s Day Memorial Day Independence Day Labor Day

Thanksgiving Day Friday After Thanksgiving Christmas Eve Christmas Day New Year’s Eve

**Other benefits** - Bereavement Leave, FMLA Leave, and Military Leave are also available benefits to full time employees. Details of these benefits are addressed in the Personnel Policy Manual.

**PAYROLL INFORMATION**

Crosspoint pay periods / pay week starts on Thursdays and ends on Wednesdays. Employees are paid every other Friday through direct deposit, with 14 days in each pay period (26 pays per year), according the Payroll Calendar schedule.