



## **Crosspoint Employment Benefits**

### **Health Insurance**

Crosspoint offers Blue Cross Blue Shield health insurance coverage to all full-time (working 37.5 hours or 40 hours each week) employees. The two levels of coverage are: Blue Cross Blue Shield Edge HSA and Blue Cross Blue Shield PPO. Employees may choose to insure: Employee Only, Employee/Child(ren), Employee/Spouse or Family.

### **Dental Insurance**

Crosspoint offers group dental insurance to all full-time employees. Four levels of coverage are available: Employee Only, Employee/Child(ren), Employee/Spouse or Family.

### **Vision Insurance**

Crosspoint offers group vision insurance to all full-time employees. Four levels of coverage are available: Employee Only, Employee + Spouse, Employee + Child(ren), and Family.

### **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 through Colonial Life, and include short-term disability, cancer insurance, accident insurance, hospital indemnity insurance, and critical illness plan. If any of these additional plans are elected, the employee pays the premiums through payroll deduction.

### **Life Insurance/Accidental Death & Dismemberment/Long Term Disability**

Full time (working 37.5 or 40 hours each week) employees receive term life insurance coverage in an amount equal to one year's annual salary. This is a Crosspoint paid benefit.

Full time (working 37.5 or 40 hours each week) 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.

## **401k Retirement Plan \*\*\*NEW ELIGIBILITY GUIDELINES\*\*\***

Full-Time and Part-Time (working 37.5 or 40 hours each week) employees become eligible to participate in Crosspoint's 401k retirement plan with their own tax-deferred contributions the **first of the month after 90 days of employment**. The plan is managed by the Country Financial and offers a variety of investment options. 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 suspended indefinitely (effective 2/5/10).

## **Vacation Leave**

Full time (working 37.5 or 40 hours each week) 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 (working 37.5 or 40 hours each week) 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 holidays are official holidays for Crosspoint. Residential, Shelter, and Crisis employees are compensated for any holidays worked.

- New Year's Day
- Presidents Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Eve
- Christmas Day

## **Other Benefits**

Bereavement Leave, FMLA Leave, Military Leave are also available benefits to full-time employees.

## **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).