



Benefits at a Glance

BENEFIT	DESCRIPTION	ELIGIBILITY	DATE OF ENROLLMENT
401(K) Plan	Allows employee to set aside on a pre-tax basis and receive matching employer contributions on a portion of it.	All Regular Employees, on-call employees may be eligible	The first of the month following 30 days of service
AFLAC	Supplemental insurance policies with pretax premiums that help with the out-of-pocket expenses associated with medical care.	All Regular Employees with 20+ authorized hours per week	1 st of the month following one full month of employment
Combined Time Accrual	Paid time off that can be used for planned vacation, sick time and personal time.	All Regular Employees	Begins to accrue from date of hire. Eligible to use as of employee's 3-month anniversary date
Dental Insurance	Dental insurance coverage for employees and eligible dependents through Northeast Delta Dental.	Regular Employees with 20+ authorized hours per week	1 st of month following six months of employment; January open enrollment
Dependent Care Reimbursement Account	Allows for payment of eligible dependent care expenses with pre-tax dollars.	All Regular Employees	1 st of month following one full month of employment; change in family status; January 1 open enrollment
Employee Assistance Program	Confidential program that provides referral and counseling services, and child and eldercare referral services.	All Employees	Immediately upon hire
Employee Association	Social organization that sponsors various employee functions.	All Regular Employees	Immediately upon hire
Employee Loan Reduced Rates	Allows for reduced rates and/or fee discounts on loans to employees.	All Regular Employees	Immediately upon hire

BENEFIT	DESCRIPTION	ELIGIBILITY	DATE OF ENROLLMENT
Life Insurance	Provides a term life insurance benefit upon employee's death.	Regular Employees with 20+ authorized hours per week	1 st of month following one full month of employment
Long-term Disability	Provides for salary continuation in the event of disability greater than 26 weeks.	Regular Employees with 20+ authorized hours per week	1 st of month following 12 full calendar months of employment
Medical Insurance	Medical Insurance coverage for employees and eligible dependents provide through Connecticut General.	Regular Employees with 20+ authorized hours per week	1 st of month following one full month of employment. January open enrollment.
Medical Reimbursement Plan	Allows for payment of out-of-pocket medical and/or dental expenses with pre-tax dollars.	Regular Employees with 20+ authorized hours per week	1 st of month following 12 full calendar months of employment; change in family status; January 1 open enrollment
Miscellaneous Banking Benefits	Benefits available such as credit toward safety deposit box and reduced rates and/or fee discounts on loans.	All Regular Employees	Immediately upon hire
Premium Account Program	Allows for medical and/or dental insurance premiums to be paid on a pre-tax basis.	Regular Employees with 20+ authorized hours per week	1 st of month following one full month of employment; change in family status; January 1 open enrollment
Short-term Disability	Provides for salary continuation for disabilities greater than one week but not to exceed 26 weeks.	Regular Employees with 10+ authorized hours per week	1 st of month following 12 full calendar months of employment
Tuition/Education Reimbursement	Provides tuition assistance towards CFT courses or eligible college courses.	All Regular Employees	1 st of month following six full months of employment
Wellness Program	Incentives offered to encourage employees to participate in healthy lifestyle activities.	All Regular Employees	Immediately upon hire
Workers Compensation	Provides salary continuation and payment of medical expenses for work related injuries.	All Employees	Immediately upon hire