

Child Development Services

Benefits Summary

The health and well-being of our staff and their families is very important. Therefore, we are committed to providing our employees with a comprehensive benefit program that helps our staff maintain a healthy work/life balance, stay healthy, and feel secure.

CDS offers a generous benefit program. Insurance benefits are available to employees that are classified as full-time (32 hours or more). These benefits become effective the first of the month following sixty days of employment. Employee contributions made toward medical, dental, and life insurance coverage will be made through pre-tax payroll deductions.

Our insurance representative will meet with employees personally approximately 30 days before their coverage will be effective to review all our insurance benefits and to assist employees in making the best decisions on coverage for the employee's needs.

Benefits to help employees maintain a healthy work/life balance

- **Paid Time Off (PTO)**. A generous PTO plan is provided for **full and part-time** employees after 90 days of employment. PTO can be used for sick time, vacation time, or personal time off. Accrual starts from the first day of hire, but employee are not eligible to use PTO until they have completed 90 days of employment. PTO accruals increase after 5 years and after 10 years of employment.
- **Holiday Pay**. **Full and part-time** employees become eligible for Holiday pay after 90 days of employment. The following holidays are observed if it falls on the employee's regular scheduled work day: July Fourth, Christmas Eve Day, Christmas Day, Memorial Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, New Year's Eve Day, and New Year's Day.
- **Professional Development and Training**. CDS encourages personal and professional growth and offers many training and growth opportunities for its **full and part-time** employees. Training funds are allocated to ensure employees have the opportunities to grow in their careers.
- **Transfers and Internal Promotions**. To promote longevity and growth opportunities within our agency, as positions become available, CDS will post the opening at each center and on our website to give all employees the opportunity to apply for positions in which they are qualified to perform.
- **Childcare**. If enrollment allows, children of **full and part-time** employees may be enrolled in a CDS childcare program. There is a reduced charge of \$1.00 per day above the lowest full day rate for childcare. Employee families that qualify by income for the lowest rate will be charged the lowest rate.



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Benefits to help employees stay healthy

Medical Insurance. We offer all **full-time employees** and their families the options of three medical insurance plans with varying benefits and premium costs to best suit the employee's individual needs and affordability. Coverage is provided by UnitedHealthCare. The options for coverage are as follows:

- High Option: No deductible
- Mid Option: \$500/\$1,500 deductible
- Low Option: \$1,000/\$3,000 deductible

Dental Insurance. Dental coverage is offered for all **full-time employees** through Delta Dental with varying benefits and premium costs. Coverage may be purchased for dependents as well.

Insurance Waiver Package. If an employee is eligible for coverage at CDS, but receives medical and/or dental coverage through another source and can provide proof of coverage, the employee may elect to waive medical and/or dental coverage. Employee will receive the following compensation based on eligibility. If the employee is:

- eligible for single or double medical coverage, the waiver amount is \$100 a month.
- eligible for family medical coverage, the waiver amount is \$125 a month.
- eligible for dental coverage, the waiver amount is \$20.00 a month.

Vision Insurance. **Full-time employees** are eligible for vision coverage through EyeMed.

Benefits to help employees feel secure

- **Basic Life and Accidental Death and Dismemberment Insurance.** \$15,000 in Life Insurance through Mutual of Omaha is provided for all **full-time employees**.
- **Voluntary Life and Accidental Death and Dismemberment Insurance.** **Full-time employees** have the ability to purchase additional coverage for themselves and family members to best fit their family's needs.
- **Flexible Spending Account.** **Full-time employees** may elect to have certain dollar amounts transferred to a Flexible Spending Account to pay for medical and or child care expenses. These funds are transferred pre-tax to save employees money on these expenses.
- **Aflac Supplemental Coverage.** Aflac policies are available for all **full-time employees**. Policies are available for Disability, Accident, Sickness, Cancer, Critical Care, and more.
- **Long Term Sick Pay.** CDS offers a long-term sick plan. On the first payday in August of every year, CDS will add a total of one week of hours based on the employee's regular work schedule to the **full time employee's** Long Term Sick bank.
- **401(k) Program with company match.** After 90 days of employment, **full and part-time** staff become eligible to participate in the CDS 401(k) plan. CDS will provide a 10% match of the employee's contribution as long as funds are available.