



## Benefits Summary Non-Union

### Health Insurance

Clearbrook offers employee coverage for all full-time non-union employees upon the payment of a modest contribution based upon salary level; family coverage is available at the current premium rate in effect for such coverage. Employees are eligible for health insurance on the first day of the month following a 60 day waiting period (not to exceed 90 days). We offer three plans through **Blue Cross Blue Shield**: Blue Advantage HMO, HMO Illinois and a PPO plan. All plans include prescription drug coverage. Informational materials containing specific information on the plans is available from Human Resources.

### Employee Contributions (per paycheck rate listed)

#### BLUE ADVANTAGE HMO

Annual Income	<u>\$26,000 and below</u>	<u>\$26,001-\$40,000</u>	<u>\$40,001 and above</u>
Individual	\$9.49	\$28.49	\$36.34
Ind. + 1 dependent	\$235.82	\$254.82	\$262.67
Ind. +2 or more dep.	\$462.16	\$481.16	\$489.01

#### HMO ILLINOIS

Annual Income	<u>\$26,000 and below</u>	<u>\$26,001-\$40,000</u>	<u>\$40,001 and above</u>
Individual	\$34.64	\$53.64	\$61.49
Ind. + 1 dependent	\$286.12	\$305.12	\$312.97
Ind. +2 or more dep.	\$537.60	\$556.60	\$564.45

#### PPO

Annual Income	<u>\$26,000 and below</u>	<u>\$26,001-\$40,000</u>	<u>\$40,001 and above</u>
Individual	\$147.68	\$166.68	\$174.53
Ind. + 1 dependent	\$512.20	\$531.20	\$539.05
Ind. +2 or more dep.	\$876.71	\$895.71	\$903.56

### Dental Insurance

Clearbrook offers dental insurance through **Delta Dental** for all full and part time employees. Employees are eligible for dental insurance coverage on the first day of the month following a 90 day waiting period. Employees can choose an HMO plan or a PPO plan.

### Employee Contributions (per paycheck rate listed)

HMO		PPO	
Individual	\$ 8.96	Individual	\$ 18.91
Individual +1	\$ 17.47	Individual +1	\$ 36.67
Family	\$ 23.92	Family	\$ 57.23

Both dental plans include coverage for diagnostic and preventative care as well as major dental services. Informational materials containing specific information on these plans is available from the Human Resources Department.

## **COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) gives certain former employees, spouses, and dependent children the right to temporarily continue health coverage at group rates when coverage is lost due to certain specific events. Employees and their families can continue coverage for up to 18 months and/or 36 months in certain situations. Qualified individuals who elect continuation coverage may be required to pay for the cost of such coverage, up to a maximum of 102% of the cost to the plan.

## **Life Insurance**

Clearbrook provides all full-time employees a life insurance policy. This policy provides coverage equal to 1.5 times the amount of your annual base salary. This benefit is paid for by Clearbrook and begins on the first day of the month following a 90 day waiting period.

## **Long-Term Disability**

For full-time employees, Clearbrook provides a long term disability plan which will cover 60% of your salary in the event that you become disabled on a long-term basis. This benefit is paid for by Clearbrook and begins on the first day of the month following a 90 day waiting period.

## **Tuition Reimbursement**

Clearbrook offers tuition reimbursement to its full time employees. Eligibility includes one year of service, a pre-approved course in a related field and a "C" or better in the course.

## **Employee Assistance Program (EAP)**

This program offers confidential and professional help for employees and members of their families who need assistance and personal consultation. This program is available to all Clearbrook employees (full and part time). The program offers numerous services and includes toll-free telephone assistance 24 hours a day, 7 days a week. This benefit is offered at no cost to the employee. Additional information is available from the Human Resources Department.

## **Credit Union**

All employees have the option of enrolling in a credit union. We currently offer two choices: **Meadows Credit Union** and **Corporate America Family Credit Union**. Services available include checking accounts, savings accounts, ATM cards, loans, free financial planning consultation and a variety of other options.

Additional information including enrollment packets is available from the Human Resources Department.

## **Tax-Deferred Mutual Fund (Retirement) Plan**

Clearbrook offers a tax-deferred mutual fund plan option for all full and part time employees. Clearbrook will contribute 3% of the employee's annual base salary after two years of continuous service which must include a minimum of 1000 hours worked per year. To enroll in the plan, employees meet on an individual basis with our **VALIC** representative. Memos are posted on the Intra-News with information on the visits.

## **Staff Development**

Clearbrook is committed to providing opportunities for our employees' continued personal and professional development. We aggressively promote from within, recognize excellence through our "Above and Beyond" employee recognition program, encourage attendance at off-site seminars and offer a wide variety of training classes. Program staff that complete forty (40) hours of training by their training date, including the mandatory training for their department receive a 1% increase to their base pay on their annual training date. This is in addition to any other merit increase that may be given. Some restrictions apply. Details regarding your specific training requirements can be found on the Intra-News.

## **Employee Referral Bonus Program**

We encourage our employees to refer others who they feel would make good employees of Clearbrook. In an effort to reward their recruitment efforts, staff may receive a bonus up to \$500 per referral. Please see the HR Dept. for details of this plan and restrictions that apply.

## **Time-Off Benefit: Non-Union Employees**

Clearbrook provides paid time off for all full time union employees who meet the eligibility requirements. Time off is earned on a semi-monthly basis and can be taken during the year after completion of the first 90 days of employment. Full-time union employees earn PTO (Paid Time Off) and sick time. The amount of paid time you receive at Clearbrook depends on your position and / or length of your service. The yearly accruals for new union employees are as follows:

<b>Sick time</b>	<b>12 days per year</b>
<b>PTO (Paid Time Off)</b>	<b>10 days per year</b>
<b>Personal Day</b>	<b>3 days per year</b>

Specific information regarding the accrual of time-off benefits is available from the Human Resources Department.

## **Holidays**

Full-time union employees receive 11 paid holidays per year. A detailed listing of these holidays is available from the HR Department.

## **Additional Benefits Include:**

Several additional benefits are available to Clearbrook employees and you can receive additional information about all of these options from the Human Resources Department:

Optional Short Term Disability Plan

Optional, Whole Life Insurance Plans for you and family members

AFLAC- Critical Illness, Accident and Hospitalization policies are available

Long Term Care Insurance- provides for nursing home, assisted living and home care

Direct Deposit- Sign Up Anytime

Education Service Agreement with Harper College allows in-district tuition to all full time Clearbrook employees regardless of what district they living in. Save \$257.00 per credit hour.

Periodic savings and discount opportunities at various locations

Annual activities include a Recognition Dinner, Holiday Dinner and Volunteer opportunities

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