



BENEFITS SUMMARY | 2025

MEDICAL, DENTAL & VISION

C.A. offers medical, dental, and vision coverage to full time employees who work an average of 30 hours or more per week. Your spouse, domestic partner, and/or children under age 26 are all eligible for coverage.

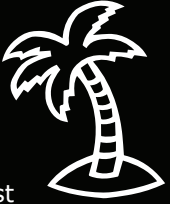
Choose between two medical plan options: a PPO and a standard HDHP. Both plans offer 100% coverage for preventative care and let you choose from a network of healthcare providers. Dental and Vision coverage are also available.



TIME AWAY FROM WORK

Eligible Employees are provided the following time away from work:

- Paid Time Off (PTO) - Whether full-time or part-time, PTO accrual will begin with your first paycheck.
- Betterment Days - Full-time employees may take up to 15 hours of paid time off each year to be used in the spirit of service and volunteerism; part-time employees may take up to 7.5 hours.
- Holidays - Eligible employees receive 11 paid holidays per calendar year.



401(k)



Save for a comfortable retirement with C.A.'s 401(k) Plan, administered by Vanguard.

Key features of the plan include:

- Whether full-time or part-time, Employees can begin to contribute following 30 days of employment.
- Each year, C.A. will match your contribution 25% up to a max of 10% of your elective deferral.
- Individual contributions are always 100% vested. C.A.'s contributions are 100% vested after five years of service.
- You also have the option to make after-tax Roth 401(k) contributions.

SUMMER HOURS



Full-time employees are permitted to leave early on Fridays during defined summer months (Memorial Day to Labor Day).

LIFE INSURANCE



C.A. pays 100% of the cost of basic life and accidental death and dismemberment (AD&D) insurance. The benefit is a flat \$50,000. You may choose to pay for additional coverage for yourself and your dependents.

HSA & FSA's



For those who elect the HDHP, a health savings account (HSA) allows you to set aside pre-tax funds to help cover qualified healthcare expenses up to IRS limits. C.A. contributes up to \$500 for individual coverage and up to \$750 for family coverage.

Healthcare and dependent flexible spending accounts (FSAs) allow you to set aside pre-tax funds to help cover qualified care and dependent care expenses not covered by insurance.

ACCIDENTAL & CRITICAL ILLNESS



Employees may purchase additional coverage to supplement their medical coverage. These policies are paid through payroll deduction and completely portable.

- Accident: Helps cover expenses related to off-the-job accidents and injuries.
- Critical Illness: Helps cover expenses related to a critical illness or event; can be used to supplement disability payments and out-of-pocket medical expenses.



BENEFITS SUMMARY | 2025

PARENTAL LEAVE



- C.A. provides paid leave for all parents (biological, surrogate, adoptive) regardless of gender.
- Full-time employees with at least 6 months of tenure are eligible for up to 12 weeks of paid leave during which they will receive 100% base salary continuation.
 - Full-time employees with 3-6 months of tenure may choose from the following:
 - Up to 6 weeks at 100% base salary
 - Up to 9 weeks at 75% base salary
 - Up to 12 weeks at 50% base salary

Please note: The Parental Leave program requires participants to remain employed for at least 6 months after they return to work. If participants voluntarily leave the organization or are terminated for cause, they must reimburse the organization 50% of their parental leave.



NORTON LIFELOCK ID THEFT

Help protect your identity and devices with Norton LifeLock Benefit Plans. C.A. offers two plans to choose from and policies are paid through payroll deduction.

PET INSURANCE

C.A. offers the ability to obtain a payroll deducted pet insurance option from Nationwide. Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible without worrying about the cost. Get cash back on eligible vet bills and use any vet, anywhere!



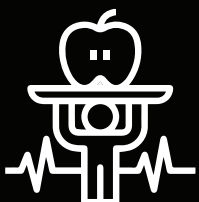
SHORT- & LONG-TERM DISABILITY

C.A. offers both short term and long-term disability if you are unable to work due to a non-work-related illness or injury. The following highlights key features:

- Short Term Disability (STD): Benefits are paid up to 60% of the employee's base rate of pay for a maximum of 26 weeks.
- Long Term Disability (LTD): If you are disabled for more than 180 days, you are eligible for LTD benefits. The benefit pays 60% of your monthly covered payroll up to \$5,000 per month.

UNPAID LEAVE OF ABSENCE

Pursuant to the Family and Medical Leave Act (FMLA), C.A. offers eligible employees time off, up to 12 weeks, work due to a serious injury, illness or disability to care for a family member or as the result of a birth, military duty and other personal reasons.



HEALTH AND WELLBEING

With C.A.'s suite of free wellbeing tools and resources through our medical plan, you can get support for a number of wellness goals like access to a 24/7 Nurseline, quitting tobacco, managing pain, losing weight, women's and family health and more.