

Community Connections Benefits in Brief

This brochure highlights the comprehensive benefits available to Community Connections Employees. Some of these benefits are available to all, while others are open to employees who work a minimum number of hours per week, as noted in the description. We encourage employees to enroll in any or all of the offered benefits to customize a benefits package that effectively meets their needs and the needs of their family.

- **Health Insurance**

Community Connections offers full and part-time employees a choice of health insurance programs. Community Connections and the employee share the cost of the insurance premiums. Full time employees, who work at least 32 hours per week are offered full health benefits. Part-time employees, who work 20-31 hours per week receive 50% of the health insurance subsidy awarded to full-time employees. Benefits begin on the first of the month after the employee has worked in an eligible status for 30 days. Each health plan provides coverage for mental health, vision and prescription drug services in addition to medical services.

CareFirst BlueChoice- HMO This plan provides coverage for health care provider services, hospitalizations, emergency medical services, preventive services as well as other medical services such as lab work, prescriptions, vision, and dental care. Employees are required to choose a primary care physician upon enrollment. Referrals are required for Specialists visits. For a directory of providers please visit the CareFirst website at www.carefirst.com.

Level of Coverage	Biweekly (pre-tax) Premium Deduction for Full-time Employees	Biweekly (pre- tax) Premium Deduction for Part-time Employees
Single (employee only)	\$29.97	\$90.67
Employee & 1 child	\$81.21	\$184.42
Employee & 1 adult	\$141.78	\$244.98
Family coverage	\$181.04	\$302.46

CareFirst BlueChoice- POS This plan requires the selection of a primary care physician; however, members may self-refer to in-network BlueChoice Providers and only pay the co-pay. There is also coverage for care from out-of-network providers but at a higher cost. For a directory of providers please visit the CareFirst website at www.carefirst.com.

Level of Coverage	Biweekly (pre-tax) Premium Deduction for Full-time Employees	Biweekly (pre- tax) Premium Deduction for Part-time Employees
Single (employee only)	\$55.98	\$116.69
Employee & 1 child	\$130.67	\$233.87
Employee & 1 adult	\$201.62	\$304.83
Family coverage	\$253.90	\$375.32

CareFirst Blue Preferred- PPO This plan allows members to use any doctor, in-network or out-of-network; however, the choice determines the member's out-of-pocket cost. No referrals are required for visits to a specialist.

Level of Coverage	Biweekly (pre-tax) Premium Deduction for Full-time Employees	Biweekly (pre- tax) Premium Deduction for Part-time Employees
Single (employee only)	\$95.18	\$155.88
Employee & 1 child	\$205.11	\$308.31
Employee & 1 adult	\$291.76	\$394.96
Family coverage	\$363.62	\$485.04

- **Dental Plan**

MetLife Supplemental Dental Community Connections offers full and part-time employees the option of enrolling in a supplemental dental plan through MetLife. This dental plan covers preventive care, basic restorative procedures i.e. fillings, and major restorative procedures i.e. root canals, crowns, and oral surgery. There is a \$50 deductible for an individual on the plan and \$150 for a family. The annual maximum benefit is \$1,250 per calendar year. For more information on MetLife's dental plan please go to www.metlife.com.

Level of Coverage	Biweekly (pre-tax) Premium Deduction
Single (employee only)	\$15.72
Employee and child(ren)	\$21.40
Employee and 1 adult	\$19.66
Family	\$31.44

- **Vision Plan**

Advantica Eye Care Supplement Vision This vision plan covers services related to correcting vision. The plan provides coverage for routine eye exams, glasses, contact lenses, and laser eye surgery. Advantica participates with a number of retail providers including (but not limited to): Target Optical, Wal-Mart, For Eyes Optical, Pearle Vision Centers, Sears Optical, and JC Penney Optical. For more information on Advantica Eye Care please visit www.advanticaeyecare.com or call 866-425-2323.

Level of Coverage	Biweekly (pre-tax) Premium Deduction
Single (employee only)	\$3.56
Employee +1	\$7.12
Family Coverage	\$11.88

- **Aflac**

Employees may purchase additional insurance coverage through Aflac. Policies available through Aflac are accident indemnity, cancer indemnity, short-term disability, life insurance, and specified health event. All benefits are available through payroll deduction and are fully portable. To enroll in Aflac, please contact Deborah Heard, our plan representative at 301-613-2898.

- **Life and Disability Insurances**

Community Connections provides group term life, accidental death and dismemberment (AD&D), and long-term disability (LTD) insurances to full-time employees. Community Connections' Basic Group Life and Accidental Death and Dismemberment insurance provides up to \$50,000 of coverage; however, the benefit amount is equal to 1 times the employee's annual salary rounded to the nearest \$1,000. Supplemental life insurance policies can be purchased at the employee's expense. Community Connections' long-term disability coverage is provided by Prudential Group Insurance and pays a benefit of 60% of an employee's base monthly salary to a maximum of \$5000 per month. For enrollment information, please contact the HR Department.

- **Retirement Plan**

Community Connections offers a 403(b) plan for its full-time and part-time employees. Employees may elect to begin contributing immediately upon hire via payroll deduction. Community Connections will begin contributing a percentage of the employee's base pay upon completion of two years and 2000 hours of continuous employment; the percentage rate increases after 10 years of continuous service. Community Connections offers both TIAA CREF and Lincoln Financial as vendors to manage investments. Contact the HR Department for enrollment information.

- **Flexible Spending Accounts (FSA)**

Full and part-time employees may opt to participate in Medical and Dependent Care Flexible Spending Accounts. These accounts offer the opportunity for employees to reduce their pay for out-of-pocket medical expenses and dependent care expenses with pre-tax dollars. The plan year election amounts for Community Connections are \$100 minimum and \$2000 maximum for medical and \$5000 maximum for dependent care accounts. Contact the HR Department for further enrollment information. Visit the ADP Flexible Spending Account website at <https://www.flexdirect.adp.com> for additional information about FSA's.

- **Employee Assistance Program (EAP)**

All full and part-time employees are eligible to utilize the employee assistance program managed by ComPsych. EAP offers free confidential counseling services and is designed to assist employees with handling personal difficulties such as financial problems, personal issues, and legal concerns. For additional information or to schedule an appointment, please contact ComPsych at 1-800-311-4327.

- **Pay**

Community Connections employees are paid every two weeks for a two-week period. All employees are responsible for submitting an accurate and completed time sheet. Funds may be directly deposited into employee accounts.

- **Paid Holidays**

Community Connections will observe the following holidays in 2010:

Date the Agency is Closed in Observance of the Holiday	Holiday
Friday, January 1	New Year's Day
Monday, January 18	Birthday of Dr. Martin Luther King, Jr.
Monday, May 31	Memorial Day
Monday, July 5	Independence Day
Monday, September 6	Labor Day
Thursday, November 25 & Friday, November 26th	Thanksgiving Day & The Day After
Friday, December 24	Christmas Day

Based on the classification of your position you may be eligible for paid holidays. **Residential employees** are expected to work their regular schedule and receive premium pay for working the following designated holidays: New Year's Day, Dr. Martin Luther King Day, Easter, Memorial Day, 4th of July, Labor Day, Thanksgiving, Christmas Eve, Christmas Day, New Year's Eve.

- **Vacation**

Full and part-time regular employees are eligible for vacation leave accrual after two months of continuous employment. The leave accrual rate ranges from 2 to 8 hours per pay period depending on the number of hours an employee is assigned to work on a consistent basis and years of continuous service. The balance of your available vacation leave can be found on your paycheck stub. For questions regarding vacation leave, please contact your supervisor or Payroll.

- **Sick Leave**

Full and part-time employees are eligible to use sick leave after two months of continuous employment. Sick leave accrual begins upon hire. The leave accrual rate ranges from 2 to 4 hours per pay period, depending on the number of hours an employee is assigned to work on a consistent basis. The balance of your available sick leave can be found on your paycheck stub. For questions regarding sick leave, please contact your supervisor or Payroll.

- **SmartBenefits**

The DC Metro system's SmartBenefits program allows employees to set up pre-tax payroll deductions for as much as \$230 per month for transit costs and \$230 per month for parking costs. The amount deducted for the first two pay periods of the month will be available to claim on your SmarTrip card by the 1st of the following month. The funds are deposited into employees' SmartBenefits account and can be used on Metrorail, Metrobus, DC Circulator, and at Metro-operated parking facilities. In order to participate in the SmartBenefits program you must purchase and register your SmarTrip card. For more information regarding SmartBenefits visit <http://www.wmata.com>.

- **New Hire Referral Bonus**
Community Connections offers a \$250 referral bonus to current employees who refer a new hire to the agency for specified clinical positions. The new hire must successfully complete the orientation process before the bonus will be provided to the employee making the referral. For additional information, contact the HR Department.
- **M and T Bank**
Community Connections' bank, M and T Bank, offers free personal checking provided money is directly deposited into the account on a regular basis. Employees interested in opening an account with M and T may contact the HR Department for additional information and branch locations or you may visit the M and T Bank website at www.mandtbank.com
- **State Employees Credit Union (SECU) Membership-**
Community Connections employees are eligible for membership in the State Employees Credit Union of Maryland. A \$10 deposit to a savings account is all that is required to establish membership. For additional information contact the HR Department or visit the SECU website at www.secumd.org
- **Working Advantage-**
Community Connections has partnered with Working Advantage to provide employees with discount tickets for movie theaters, movie rentals, theme and amusement parks, skiing, Broadway shows, and more. Contact the HR Department for additional information and instructions on how to utilize the benefit or visit www.workingadvantage.com

Community Connections reserves the right, in its discretion, to change the nature of the benefits, or to change insurance carriers, deductibles, premiums, or other features of the benefit. In addition Community Connections reserves the right to terminate one or more benefits. Covered employees will be notified of any changes or terminations as soon as possible.

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