

# Benefits Overview

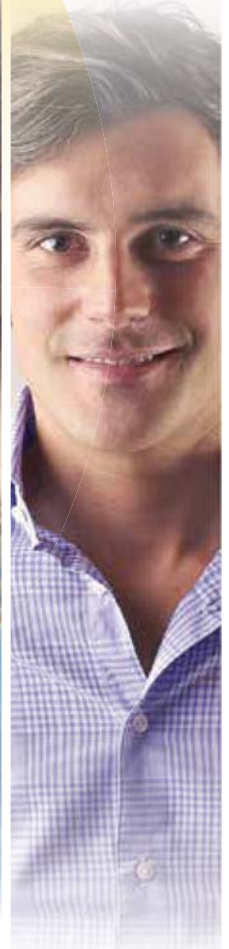
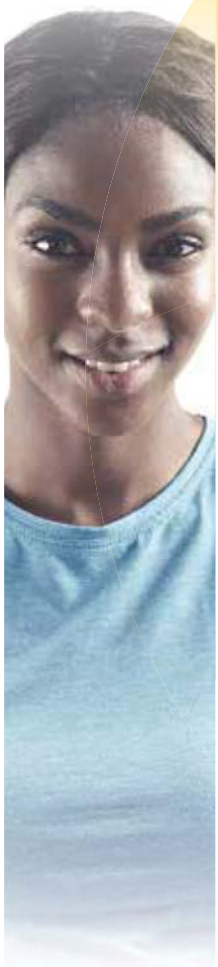
## Welcome to the team!

Being “better for our members” starts with a better workplace. Hoosier Hills Credit Union empowers employees by offering a career package that is competitive and comprehensive. We value learning, opportunity and service to our communities and one another. We invest in you so that you may live out our mission.



### **Our Mission:**

*To be better for our members by making a positive difference in their lives and in the communities we serve.*



# Comprehensive Health Plan

Your health is important to us! HHCU offers two comprehensive and affordable health insurance options to full-time employees on the first day of the month following 60 days of employment.

Both options are Anthem Blue Cross and Blue Shield High Deductible Health Plans.

Option 1 is a \$3,000 individual/\$6,000 family deductible with \$0 coinsurance once the deductible has been met. HHCU covers 85% of the monthly premium.

Option 2 is a \$3,000 individual/\$6,000 family deductible with 20% coinsurance once the deductible has been met. HHCU covers 95% of the monthly premium.

## Preventative Care

Preventative and wellness services for full-time employees enrolled in an HHCU High Deductible Health Plan are covered at 100% and not subject to a deductible.

## Prescription Benefit

As part of our comprehensive benefit plan, our employees receive access to a free prescription drug list. The list includes medication options for a wide-range of medical conditions at no cost to the employee.

## LiveHealth Online

HHCU offers employees the option to see a doctor 24/7 within minutes by utilizing LiveHealth Online. Employees can have a video visit with a board-certified doctor, therapist or psychologist on a smartphone, tablet or computer without having to leave the office or their home.



# Additional Benefits

## Vision Benefit

HHCU offers two Anthem vision plans to our full-time employees on the first day of the month following 60 days of employment.

Option 1 is a wellness plan which covers a routine eye exam once per 12 months with a \$5 copay. The plan also provides a 20% discount on frames and lenses. HHCU covers 90% of the monthly premium.

Option 2 is a comprehensive plan which covers a routine eye exam once per 12 months with a \$20 copay. The plan also provides \$20 copay on lenses every 24 months and \$130 allowance towards frames and contacts once every 24 months.

## Dental Benefit

HHCU offers a comprehensive dental plan insured by Health Resources, Inc., and covers 90% of the monthly premium for dental coverage for full-time employees on the first day of the month following 60 days of employment. The plan has a \$0 deductible and an annual max of \$1,500. It covers preventative care at 100%. Basic services are covered at 80%. Major services are covered at 50%. Orthodontia services are covered for children at 50% with an orthodontia lifetime max of \$1,500.

## Voluntary Benefits

HHCU offers Allstate voluntary benefits to all part-time and full-time employees. Supplemental benefits can help offset expenses caused by a critical illness, an accident or hospitalization. They can also cover some non-medical expenses that your current insurance might not.

**Group Voluntary Accident**—Accident insurance provides cash benefits for out-of-pocket expenses associated with an accidental injury.

**Group Voluntary Critical Illness**—Critical Illness insurance pays a benefit when a critical illness, like cancer or heart attack, occurs. The benefit is in the form of a lump-sum payment, paid at diagnosis.

**Group Indemnity Medical**—Indemnity medical pays a lump-sum benefit when an inpatient hospitalization occurs.

# Wellness

## Health Savings Account Reward

Covered employees who take advantage of an annual wellness visit and complete an online health assessment will receive a \$1,500 lump-sum deposit into their Health Savings Account. (If employee covers spouse, the spouse must also complete wellness requirements to be eligible for Health Savings Account reward.)

## Onsite Flu Shots

Flu shots are offered onsite to all part-time and full-time employees annually.

## Employee Assistance Program

All part-time and full-time employees and your household family members are eligible for company-paid counseling services through our Employee Assistance Program. The EAP includes up to five counseling sessions per problem, legal and financial referrals, child and elder care referrals, and critical incident stress debriefings. The service is available 24/7 by calling (800) 865-1044 or visiting [www.anthemead.com](http://www.anthemead.com).

## Fitness Center Benefit

HHCU rewards consistent efforts to improve your health. We offer \$150 gift cards semi-annually to employees who visit an approved fitness center 50 times in six months. Staying healthy pays!



# Retirement & Insurance

## 401K Profit-Sharing Plan

Hoosier Hills Credit Union is proud to offer a generous and competitive 401(k) plan. We care about your financial future so we contribute on your behalf every time you receive a paycheck. Our plan has three contribution components: safe harbor, profit sharing and match.

**Safe Harbor**—Under the safe harbor provision, HHCUC contributes 3% of your gross earnings.

**Profit Sharing**—You will receive profit-sharing contributions based on your years of service. The contribution amounts are based on the following schedule:

- Less than 5 years = 2.5%
- 5-9 years = 3.5%
- 10+ years or VP = 4.5%
- SVP and CEO = 6.5%

**Match**—Should you decide to personally contribute to your 401(k) plan, HHCUC will reward you with a match of 0.25% per 1% contributed up to a total of 1%.

**Vesting**—Your personal contributions, as well as your Safe Harbor contributions, are fully vested immediately upon deposit into your plan. Profit sharing and match are based on years of service at the following vesting schedule:

- 2 years = 25%
- 3 years = 40%
- 4 years = 60%
- 5 years = 80%
- 6+ years = 100%

You must be 18 years of age and are eligible on the first day of the month following 60 days of service. All contributions are deposited on a bi-weekly basis.

## Company Provided Life Insurance

HHCUC provides a life insurance benefit equal to twice your annual salary to our full-time employees, at no cost to you. The policy also includes an accidental death rider that provides an additional 200% of your annual salary in the event of accidental death.

## Company Provided Long-Term Disability

Our long-term disability policy provides 60% coverage of your monthly earnings beginning on the 61st day of a total disability.

## Voluntary Life Insurance

In addition to the company provided life insurance you receive from Hoosier Hills Credit Union, full-time employees may elect to purchase voluntary group term life insurance for yourself and your dependents through OneAmerica. The guaranteed issue amount is \$150,000. Annually, the plan offers eligible participants a guaranteed issue increase of \$10,000 or 10% of income, whichever is greater.

## Voluntary Short-Term Disability

Hoosier Hills Credit Union offers both part-time and full-time employees the option to insure their paycheck with voluntary short-term disability insurance through OneAmerica. This coverage is guaranteed issue at hire.

# Development Opportunities

## **Career and Professional Development**

HHCU values lifelong learning, and we offer a wide range of professional and personal development opportunities including both online, on-site and off-site training.

We believe that our employees are our greatest asset and we make your career development a priority. We will work with you to develop a career path and provide you with the education and tools you need to succeed.

## **Internal Promotion Policy**

HHCU is proud to promote from within. Many of our leaders began as tellers and we know we have immense talent in every department. Career openings are always posted internally first. Our next leader is you!

## **Tuition Reimbursement**

Hoosier Hills Credit Union offers a Continuing Education opportunity, to which every employee is eligible to apply. We provide tuition reimbursement for business related courses at accredited colleges.



# Performance Incentives

## Incentive Plan

HHCU is a hardworking team and the success of our business is a collective effort. Our All Staff Incentive Plan offers an annual payout of up to 5% gross wages when HHCU reaches its strategic goals.

## Additional Incentives

HHCU provides our employees with opportunities to supplement monthly income with a number of monthly incentive earnings.

**ID Protect**—All staff are eligible

**Debt Protection**—Member Service Representatives are eligible

**Guaranteed Asset Protection**—Member Service Representatives are eligible

**Mechanical Repair Coverage**—Member Service Representatives are eligible



# Work Life Balance

## Paid Time Off

At Hoosier Hills Credit Union your work/life balance is important to us, which is why Paid Time Off is a critical piece of our benefits package.

PTO is deposited January 1st of each year based on position and years of service as follows:

Part-time Staff Years of Service	Base PTO	Accrued PTO	Total PTO
0 years but less than 1 year	0 hours	+ 30 hours	= 30 hours
1 year but less than 2 years	30 hours	+ 12 hours	= 42 hours
2 years but less than 7 years	42 hours	+ 18 hours	= 60 hours
7 years but less than 15 years	60 hours	+ 12 hours	= 72 hours
15 years and over	72 hours	+ 18 hours	= 90 hours

Full-time Staff Years of Service	Base PTO	Accrued PTO	Total PTO
0 years but less than 1 year	0 hours	+ 80 hours	= 80 hours
1 year but less than 2 years	80 hours	+ 40 hours	= 120 hours
2 years but less than 7 years	120 hours	+ 40 hours	= 160 hours
7 years but less than 15 years	160 hours	+ 40 hours	= 200 hours
15 years and over	200 hours	+ 40 hours	= 240 hours

Vice Presidents Years of Service	Base PTO	Accrued PTO	Total PTO
0 years but less than 15 years	0 hours	+ 200 hours	= 200 hours
15 years and over	200 hours	+ 40 hours	= 240 hours

Senior Vice Presidents Years of Service	Base PTO	Accrued PTO	Total PTO
0 years but less than 5 year	0 hours	+ 200 hours	= 200 hours
5 years and over	200 hours	+ 40 hours	= 240 hours

CEO Years of Service	Base PTO	Accrued PTO	Total PTO
0 years but less than 20 years	0 hours	+ 240 hours	= 240 hours
20 years and over	240 hours	+ 40 hours	= 280 hours

## Holiday Pay

**Part-time Holiday Pay**—Employees will receive four paid holidays (six hours of pay for each) including: New Year’s Day, Independence Day, Thanksgiving and Christmas.

**Full-time Holiday Pay**—Employees will receive eight hours of holiday pay for the following: New Year’s Day, Martin Luther King Jr. Day, President’s Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran’s Day, Thanksgiving Day, Christmas Eve, Christmas Day, New Year’s Eve.

HHCU reserves the right to conduct All Staff Training on the following holidays: Martin Luther King Jr. Day, President’s Day, Veteran’s Day and Columbus Day.

## Volunteer Pay

Hoosier Hills Credit Union believes in giving back to our community and we encourage our employees to participate in community service activities. In fact, we pay you for it! Full-time employees are eligible for 16 hours of volunteer pay each year.

## Bereavement Pay

Full-time employees are eligible for the following bereavement schedule with the passing of a family member:

Five Days	Two Days
<ul style="list-style-type: none"> <li>• Spouse</li> <li>• Child (Step/In Law)</li> <li>• Grandchild (Step)</li> <li>• Sibling (Step)</li> <li>• Parent (Step/In Law)</li> <li>• Employee’s immediate household member(s)</li> </ul>	<ul style="list-style-type: none"> <li>• Grandparent (Step/In Law)</li> <li>• Aunt/Uncle</li> <li>• Brother/Sister in Law</li> </ul>

## TENT

Employees may be reimbursed for PTO time earned but not taken at the end of each calendar year.