

**CHILDREN'S AID SOCIETY**  
**EMPLOYEE FRINGE BENEFITS 2025**

**RETIREMENT:** CAS has a profit sharing plan with Mutual of America. Employees may contribute to the plan as soon as their employment begins, but must contribute at least 1% their annual salary. Regular employees working at least 1000 hours per year become eligible for CAS contributions during the enrollment period following their one-year employment anniversary. CAS contributes **7% of salary**, plus an **additional 4.3% once you've earned \$20,000**. The value of your individual account attributable to employer contributions is vested according to the following schedule:

Years of Vesting Service	Percentage
Less than 2 years	0
2 years	20
3 years	40
4 years	60
5 years	80
6 years or more	100

For more information, see the *401k Summary Plan Description* located on the shared drive under CAS forms.

**LIFE INSURANCE:** Plan is with Reliance Standard Life Insurance Company. Regular full-time employees are enrolled at no cost after three months of employment. Employees are insured for **double their annual salary**. Life insurance amounts are based on the employee's annual salary in increments of \$1,000 rounded to the highest thousand dollars.

**DISABILITY INSURANCE:** This plan is also through Reliance Standard. Regular Full-time employees are covered for **60%** of their annual salary, also at no cost to the employee.

**HEALTH INSURANCE:** CAS provides regular full-time employees working at least 30 hours per week a choice of two Blue Cross Blue Shield health insurance plans through United Way. Both plans include coverage for vision, dental and prescription drugs.

**SUPPLEMENTAL INSURANCE:** CAS offers employees supplemental insurance through Colonial Life and medical and dependent care flexible spending accounts through Ameriflex. Employees pay all premiums for supplemental insurance.

**WORKERS' COMPENSATION:** The Agency's current plan is with The Sheffield Fund.

**PROFESSIONAL LIABILITY INSURANCE:** Employees are covered under the Agency's Liability Insurance Policy up to the amount of \$1,000,000. Please see the Benefits Policy for details on the limitations of this coverage.

**PAID LEAVE:** Regular full-time employees with 0-24 months of employment earn 6 hours of paid leave per payday; employees with 25-60 months of employment earn 7 hours of paid leave per payday; employees with 61-120 months of employment earn 8 hours of paid leave per payday; employees with 121+ months of employment earn 10 hours of paid leave per payday. Regular full-time employees working 30 hours per week earn annual leave on a pro-rated basis.\*

**HOLIDAY:** Full-time employees are eligible for holiday leave for the following days and additional days as designated by the Board of Directors.

New Year's Day	Labor Day
Martin Luther King's Birthday	Thanksgiving Day and the Friday after
Memorial Day	Christmas Eve and Christmas Day
Independence Day	Floater Day/Employee Choice

CAS' regular working week is 37.5 hours. Non-exempt workers are paid time-and-a-half for hours exceeding 40 hours per week, but overtime must be approved by the employee's supervisor.

\*See Policy and Procedure Manual for additional information.