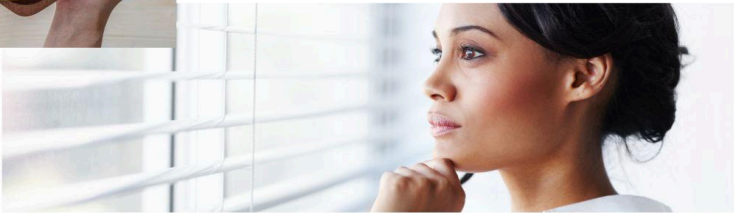


Group Health and Benefits Information



2024



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Health Plans



ICHRA Medical Plan Benefits

Employees scheduled 30 or more hours per week as well as employees meeting ACA eligibility are eligible for enrollment in an Individual Coverage Health Reimbursement Arrangement (ICHRA) with a company paid allowance towards their monthly insurance premium. Employees may elect coverage for themselves as well as their eligible spouse, domestic partner, and/or child(ren).

* Spouses/domestic partners are only able to enroll in CSG's medical plan if they do not have other coverage available. A spousal/domestic partner affidavit form may be required by CSG as verification

CSG Dental Plan through Capital Blue Cross 100% Employer Paid -- Employees Only

This benefit is provided to employees electing medical coverage. These employees may also add coverage for a spouse, domestic partner, and/or child(ren). Employees may add a spouse even if the spouse is not on CSG's Medical Plan.

BENEFIT	Employee Bi- weekly payroll deduction
Employee	100% Employer Paid
Employee & Child(ren)	\$8.41
Employee & Spouse	\$7.14
Employee & Family	\$16.45

CSG Vision Plan through Capital Blue Cross 100% Employer Paid -- Employees Only

This benefit is provided to employees electing medical coverage. Coverage is not available for any dependents.

Additional Employee Benefits



Paid Time Off (PTO)

Full-Time 37-40 Hours Green Benefit	
Years of Service	Maximum Annual Accrual
New Hire	152 hrs.
Start of 3rd Year	192 hrs.
Start of 5th Year	208 hrs.
Start of 10th Year	232 hrs.
Start of 15th Year	248 hrs.
Start of 20th Year	272 hrs.

Full-Time 37-40 Hours Blue Benefit	
Years of Service	Maximum Annual Accrual
New Hire	208 hrs.
Start of 3rd Year	248 hrs.
Start of 5th Year	264 hrs.
Start of 10th Year	288 hrs.
Start of 15th Year	304 hrs.
Start of 20th Year	328 hrs.

Part-Time 30-36 Hours Green Benefit	
Years of Service	Maximum Annual Accrual
New Hire	114 hrs.
Start of 3rd Year	144 hrs.
Start of 5th Year	156 hrs.
Start of 10th Year	174 hrs.
Start of 15th Year	186 hrs.
Start of 20th Year	204 hrs.

Part-Time 30-36 Hours Blue Benefit	
Years of Service	Maximum Annual Accrual
New Hire	156 hrs.
Start of 3rd Year	186 hrs.
Start of 5th Year	198 hrs.
Start of 10th Year	216 hrs.
Start of 15th Year	228 hrs.
Start of 20th Year	246 hrs.

Part-Time 24-29 Hours Green/Blue Benefit	
Years of Service	Maximum Annual Accrual
New Hire	60 hrs.
Start of 3rd Year	64 hrs.
Start of 5th Year	68 hrs.
Start of 10th Year	72 hrs.
Start of 15th Year	76 hrs.
Start of 20th Year	80 hrs.

Part-Time 16-23 Hours Green/Blue Benefit	
Years of Service	Maximum Annual Accrual
New Hire	40 hrs.
Start of 3rd Year	42 hrs.
Start of 5th Year	44 hrs.
Start of 10th Year	46 hrs.
Start of 15th Year	48 hrs.
Start of 20th Year	50 hrs.

Other Paid Leaves

SICK LEAVE

Employees scheduled 30 or more hours will be able to earn Sick Leave at the end of the fiscal year by trading in any remaining PTO. When converted to Sick Leave, the amount of PTO will be doubled as sick leave, ex. an employee converting 40 hours of PTO would have 80 hours of sick leave. Employees may accumulate a maximum sick leave bank of the equivalent of 480 scheduled hours. Sick leave can be used for the employee's own serious illness or to care for a family member for employees with ten or more years of service. (Refer to Policy [E.6.d](#)).

PARENTAL LEAVE

Full-time employees are granted two weeks off with pay per pregnancy and adoption (Refer to Policy [E.6.e](#)).

BEREAVEMENT LEAVE

Employees are granted up to three paid days off. (Refer to Policy [E.6.f](#)).



Life Insurance, Accidental Death & Dismemberment & Supplemental Life

Basic Life Insurance 100% Employer Paid--No Cost to Employees

- Basic Life Insurance coverage provides important supplemental financial protection for your family in the event of your death. Community Services Group provides eligible employees with Basic Life Insurance at no cost to you.
- All Employees scheduled 30 or more hours are eligible for Basic Life Insurance.
- The Life Insurance benefit is equal to 1.5 times basic annual earnings (annual base salary year), up to a maximum of \$250,000.
- Taxable Income: The cost of employer provided life insurance benefits in excess of \$50,000 is reportable as income each year.



Voluntary/Supplemental Life Insurance Employee Paid Option

- Voluntary/Supplemental Life Insurance coverage provides important supplemental financial protection for your family in the event of your death. This Life Insurance benefit is available for the employee in increments of \$10,000, ranging from \$10,000 to the lesser of \$400,000 or 5x your basic annual earnings. If an employee elects more than 3 times their annual salary (or \$150,000) or they do not elect when first eligible they will need to complete a statement of health form. Employees who voluntarily elect Supplemental life insurance may also elect Voluntary Spousal coverage or dependent coverage or voluntary Accidental Death and Dismemberment coverage.
- Spousal Supplemental life insurance is also available for the employee's spouse (if the employee carries supplemental life) in increments of \$5,000, to a maximum of \$50,000. The spouses Guaranteed issue amount is 50% of the employees elected life insurance amount or \$20,000 whichever is less. If you elect more coverage for your spouse they will need to complete a statement of health form.
- Supplemental Life insurance is available for the employee's children (if the employee carries supplemental life) in an amount of \$10,000 per child.(dependents must be under 26 years of age).

Supplemental Life Insurance Rates are Bi-Weekly	
Employee	
18-24	\$ 0.18
25-29	\$ 0.22
30-34	\$ 0.30
35-39	\$ 0.39
40-44	\$ 0.63
45-49	\$ 0.89
50-54	\$ 1.68
55-59	\$ 3.18
60-64	\$ 4.63
65-69	\$ 7.96

Long Term Disability

Long Term Disability coverage provides important supplemental financial protection for your family in the event of an extended recovery from accident or illness. CSG provides employees in a scheduled hours position categorized as Executive Level Managers, First/Mid - levels managers or a professional positions requiring a graduate degree, advanced certification, or professional license with Long Term Disability at no cost. This benefit is calculated at 60% of your monthly wages to a maximum of \$5,000 monthly.

For additional information and/or to enroll contact the payroll/benefits team or the Life/Voluntary Insurance at: www.thehartford.com

Wellness and Additional Benefits

EMPLOYEE ASSISTANCE PROGRAM

CSG recognizes that our most valuable corporate asset is our employees. In order to assist employees to better balance their work and personal lives CSG offers Employee Assistance Programs (EAP) in the belief that when things get overwhelming everyone can benefit from seeking short term professional help.

These services are free and confidential offering assessment, referral, short term counseling, and work/life consultation to employees and their families in such areas as: work stress, coping with change, family issues, relationship problems, anxiety, depression, grief/loss, anger management, elder care, financial concerns, parental issues, and substance abuse.



myStrength

Join CSG's health club for the mind, myStrength, it's free for you and your family. Visit www.myStrength.com and click on "Sign-up." Enter the following Access Code: CSGEE (if an Employee) or CSGFAM (if a family member) and complete the myStrength sign-up process with a brief Wellness Assessment and personal profile. Go Mobile! Using the access code above, get the myStrength app for iOS and Android devices at www.mystrength.com/mobile

TUITION REIMBURSEMENT

Full-time employees who have completed their initial evaluation/introductory period and one year of service may be eligible up to \$1500 of reimbursement per fiscal year to pursue professional growth.

TRAVEL

Approved travel for CSG will be reimbursed at \$0.625 per mile.

DIRECT DEPOSIT

Employees have their paycheck automatically deposited on payday into a personal checking or savings account at the financial institution of their choice.

CREDIT UNION

Employees can join the Pennsylvania State Employee Credit Union (PSECU) and /or the Red Rose Credit Union and have access to online banking.

WORKERS' COMPENSATION INSURANCE

A no fault insurance that provides benefits to workers injured on the job.

CSG RETIREE BENEFIT

CSG values the service of long term employees who have decided to retire from CSG. To reward employees for their years of service and to support them in retirement, CSG will provide a financial stipend to long-term retiring employees to support the purchase of Medicare Supplemental insurance. Employees, 62 years of age or older, who have worked for CSG for twenty years scheduled 30 or more hours per week are eligible for an annual payment of \$2,000. This benefit will last for three years.

Tax Savings Programs (Pre-tax FSA & Dependent Care)



Flexible Spending Accounts (Through Flores)

CSG offers medical benefit eligible employees the opportunity to enroll in a health care Flexible Spending Arrangements (FSA) each year during open enrollment. A health care Flexible Spending Account enables employees to set aside pre-tax dollars out of their paycheck to pay for eligible health care expenses. Monies put into the plan avoid both Federal Income Tax and FICA. The average savings is about 25-30%. This allows employees to deduct pre-tax dollars from their paychecks and to hold the money in trust for qualified expenses. There are two types of FSAs: medical FSA and Dependent Care FSA. Money contributed to an FSA must be used during that plan year and can not be carried over to the next year.

MEDICAL CARE SPENDING ACCOUNTS

This account allows you to pay for unreimbursed medical, dental, and vision expenses. Remember this money is not subject to taxes. By participating in the FSA, you will receive a debit card which you can use in paying at the point of sale. This card is beneficial, as it can even be used to pay for medical expenses, without the need to pay for these expenses up front, and wait for reimbursement. Some examples of eligible expenses include: deductible expenses from your medical plan, co-pays (doctors or prescriptions), durable medical equipment, and coinsurance for dental and vision expenses. Try to account for any fixed costs such as a regular prescription that you or a family member gets as a way to begin budgeting for this type of account.

DEPENDENT CARE SPENDING ACCOUNTS

Another great pre-tax benefit is the Dependent Care Spending Account (DCSA). The DCSA is designed for people with child care needs such as daycare, pre-school and after school programs while you are at work. It can also be used for adult daycare for eligible dependents in your household. This account does not operate like the FSA in that the money has to be in your account before you can pull it out to pay for daycare or reimburse yourself back. The maximum election per year/household is \$5,000. Remember deductions will be taken out evenly throughout the course of the year. Most often, you will be paying yourself back from your account since the providers of care will ask to be paid before enough funds have accumulated into your account. You also have access to your funds through the debit card!

TAX SAVINGS EXAMPLE

Jill earns \$36,000 annually and has out of pocket costs for deductibles and co-pays on her Medical & Dental plans. Jill wears contacts and also needs a dental crown this year.

Without Health Care FSA

Gross (taxable) Pay	\$36,000
Taxes @24.5%	-\$8,820
Net Take Home Pay	\$27,180
Out of Pocket Health Care Costs	-2,400
Spendable Income After Health Care Costs	\$24,780

With Health Care FSA

Gross Pay	\$36,000
Pre-Tax Health Care Deduction	-\$2,400
Taxable Pay	\$33,600
Taxes @23.8%	-\$7,997
Spendable Income After Health Care Costs	\$25,603

Jill has increased her take home pay by \$823 per year by participating in the Health Care Flexible Spending Arrangement. Jill will save even more if her premiums are also deducted on a pre-tax basis through the Premium Conversion Plan.

Important Tip: The important item to remember for the FSA or the DCSA is that you keep receipts of purchases and prescriptions or EOB's etc. Occasionally, the Spending Account vendor needs to verify an expense. So it is vital to hold onto your paperwork until year end.

401k Information

There are many advantages to saving for retirement through CSG's retirement savings plan, including a match from your company, as well as professional management of your investments. Employees can contribute up to the IRS contribution limit of \$23,000 for the calendar year. Employees age 50 or over may also contribute an additional \$7,500 as a catch up contribution.



TRADITIONAL 401(k)

Investing money through your 401(k) plan gives you the benefit of tax-deferred saving. This lets you increase your take home pay and decrease your current taxable income. Remember though, your pre-tax contributions are not tax-free; they're tax-deferred, which means that you don't pay income tax on this money until you withdraw it from the plan (which should be at retirement, when you may be in a lower tax bracket). Take a look at a hypothetical chart to see how contributing to the plan compares with saving outside the plan (in an ordinary savings, or other taxable account).

Contributing to your 401(k) on a pre-tax basis can help you increase your take home pay		
	Pre-tax savings in the plan	Savings in a taxable account outside of the plan
Annual gross salary	\$50,000	\$50,000
6% of pay before-tax contribution	- 3,000	0
Taxable pay	47,000	50,000
Less a hypothetical 27% Federal income tax	-12,690	-13,500
6% regular annual savings in a taxable account outside the plan (from gross salary)	0	-3,000
Take home pay	\$34,310	\$33,500
Annual difference in take home pay		\$810

ROTH 401(k)

The CSG 401(k) plan has a Roth feature for your salary saving contributions. Unlike the chart above, with Roth, your contributions are not pretax. Instead, as long as you keep the funds invested in a Roth account for at least 5 years, you will ultimately be able to withdraw your contributions and the associated earnings tax-free. Making Roth contributions instead of pretax contributions will benefit those who are in a higher tax bracket when they withdraw the funds in retirement than when the contributions are made. This is very difficult to predict, but if you are in a low tax bracket now, you might want to consider Roth. You should consult your tax advisor.

COMPANY MATCH AT 4%

CSG offers up to a 4% match as an incentive to join the company retirement plan. It means that the CSG will match up to 4% of your contributions to your account for every dollar that you contribute.

WHO IS ELIGIBLE?

Employees 21 years or older with six months of service are eligible to participate in the 401K plan the following January 1 or July 1, whichever comes first. Employees may opt-out or elect a deferral percentage of their choice. Employees 21 years or older with one year of service are eligible for their contributions to be matched by the company up to 4% beginning the following January 1 or July 1, whichever comes first.

For account balances, investment elections, advice and education, reports, transaction history and the ability to change your investment elections at any time, go to www.fultonfinancialadvisors.com.

Contact Information

GROUP HEALTH/BENEFIT	CARRIER	WEBSITE	TELEPHONE
ICHRA	Take Command	www.takecommandhealth.com	214-224-0990
Dental	Capital Blue Cross	www.capbluecross.com	800.541.3742
Vision	Capital Blue Cross	www.e-nva.com	800.541.3742
401K	Fulton Financial Services	www.fultonfinancialadvisors.com	800.452.4190
Basic Life/Life A&D Supplemental Life Long Term Disability	The Hartford	www.thehartford.com	800.523.2233
FSA/Dependent Care	Flores	www.flores247.com	800.532.3327
EAP	CSG	EAP	717.285.7121

IMPORTANT NOTICE: The information provided in these pages is summarized and is not a complete description of the actual terms and provisions of the Health Plan documents. If any conflict arises between this information and the Plan documents, or if any point is not discussed or is only partially discussed, the Plan documents will govern in all cases. For details and additional information please contact the payroll and benefits team by going to the [Helpdesk](#) or by phone 717.285.7121 x50012.