



SUMMARY OF EMPLOYEE BENEFITS

Health and Vision Insurance:

Employees working a minimum of 30 hours per week may choose from two health plan options through Anthem Blue Cross/Blue Shield of Kentucky:

PPO: Requires an employee contribution of \$50.00 per month for single coverage paid for through payroll deduction.

HDHP w/HSA: No employee contribution required for single coverage. \$50.00 per month will be contributed by CFL to a Health Savings Account for the employee.

Vision: Vision insurance is also provided through Anthem at no cost to the employee for single coverage.

Dental Insurance:

Dental insurance is available to employees working a minimum of 30 hours per week through Delta Dental at no cost to the employee for single coverage.

Dependent Coverage: Employees may enroll family members in the health, vision and dental plans at the regular monthly premium rate paid for through payroll deduction.

Disability Income Insurance

Provided to all regular employees working a minimum of 37 ½ hours per week at no cost to the employee. Eligibility begins on the first day of the month coincident with or next following an employee's date of hire. The monthly disability income benefit will equal one-twelfth of 60% of the first \$50,000 of your regular annual salary, up to a maximum monthly benefit of \$10,000.

Group Life and Accidental Death and Dismemberment Insurance

Provided to all regular employees working a minimum of 37 ½ hours per week at no cost to the employee. If your death occurs while you are in our active employment and prior to your retirement, your beneficiary is entitled to a payment equal to two times your annual salary in effect on the first of the month in which your death occurs to a maximum of \$400,000.

Tax Deferred Annuity Plan

All regular employees may participate in a voluntary retirement savings program through a Tax-Deferred Annuity plan subject to Section 403(b) of the Internal Revenue Code. This is a salary reduction agreement funded by employee contributions only and is full and immediately vested.

Defined Contribution Pension Plan

Funding is available for all regular employees beginning with their second year of employment. The program with Mutual of America is paid entirely by the foundation which deposits an amount equal to 3% of the employee's salary or wage into the plan. A participant's account balance shall be 100% non-forfeitable upon completion of 2 years of vesting service.

Parking:

CFL arranges parking for employees in either the Waterfront Plaza or Skywalk garages. The current monthly stipend for employee parking expenses is \$65.00. If you choose to use the parking benefit, \$16.15 will be deducted from your paycheck on a bi-weekly basis.

Paid Time Off (PTO)

Years Eligible Service	of	PTO Each Year	Days	PTO Accrued Bi-Weekly	Days
Up to Three Years		20 Days		0.77 Days	
Three to Five Years		25 Days		0.96 Days	
Five to 10 Years		30 Days		1.15 Days	
10-Plus Years		35 Days		1.35 Days	