



SUMMARY OF EXEMPT EMPLOYEE BENEFITS

HEALTH INSURANCE - MEDICAL, DENTAL AND VISION

CMHA provides health benefits coverage to regular, full-time employees and their eligible dependents. Medical coverage includes a prescription drug card. Enrollment in medical coverage automatically enrolls the employee and dependent(s) in the dental and vision plan. Coverage commences on the first day of the month following employment. Coverage terminates at 12:00 Midnight on the last day of the month of termination.

HEALTH INSURANCE WAIVER BONUS PROGRAM

Employees eligible for health insurance coverage may receive an annual cash incentive, currently \$500 for single and \$1,000 for family, for declining coverage through CMHA. The employee must provide proof of coverage for the specified time period in order to receive this bonus. In addition, CMHA will pay \$500 per year to those employees that are eligible for the family plan but elect to utilize single plan coverage. Bonuses are paid out on a yearly basis based upon the date in which the employee waived coverage.

HEALTH SAVINGS / FLEXIBLE SPENDING ACCOUNTS

CMHA's HSA/FSA (Section 125 Plan) allows employees to voluntarily convert compensation into tax-free benefits to pay for uncovered medical and dependent daycare expenses with pre-tax dollars. The maximum annual employee contributions will be determined at the beginning of each plan year.

LIFE INSURANCE

CMHA provides each full-time regular employee with group life insurance coverage at no cost to the employee, in the amount of \$15,000. At age 70, the coverage level reduces to \$7,500. The Life insurance policy takes effect on the day following date of employment. The coverage terminates at 12:00 Midnight on the last day of the month of termination. CMHA also provides to each full-time regular employee the option of purchasing supplemental life and accidental death and dismemberment insurance.

ALLSTATE AND AFLAC BENEFITS

CMHA offers Allstate and AFLAC supplemental benefits employees are able to elect such as Critical Illnesses, Accident, and Disability Insurance provides a monthly benefit if you are disabled from an off-the-job injury and cannot work.

RETIREMENT PLAN

All employees participate in the Ohio Public Employees Retirement System (OPERS). As a member, employees are required to make contributions to the system through payroll deduction. The current contribution rate for employees is 10.0%, which is matched by a 14.00% employer contribution. The employee's contribution is deducted on a pre-tax basis. A statement of the retirement savings in an employee's account as of the previous December 31 is mailed in the first quarter of the new- year. Please visit OPERS website for eligibility requirements at www.opers.org.

DEFERRED COMPENSATION

CMHA employees can elect to participate in the Public Employees Deferred Compensation Program to supplement future retirement benefits. An employee can specify a portion of his/her bi-weekly pay, which is deferred on a pre-tax basis and invested on his/her behalf until retirement. Deferred pay is exempt from federal and state income taxes until it is received back from the Plan at the time of retirement. Employees age forty-nine (49) and under may defer up to \$22,500 per year. Employees age fifty (50) and over may defer up to \$30,000 year.

EMPLOYEE ASSISTANCE PROGRAM

Confidential, professional counseling services are available for CMHA employees and their immediate family members through the Public Employees Assistance Program (PEAP). There is no cost to employees for these services.

HOLIDAYS

There are fourteen paid holidays observed at CMHA:

Holiday	Day
New Years' Day	January 1st
Martin Luther King Day	3rd Monday in January
President's Day	3rd Monday in February
Good Friday	Friday before Easter
Memorial Day	Last Monday I May
Juneteenth	June 19th
Independence Day	July 4th
Labor Day	1st Monday in September
Columbus Day	2nd Monday In October
Veterans Day	November 11th
Thanksgiving Day	4th Thursday in November
Day After Thanksgiving	4th Friday in November
Christmas Eve	December 24th
Christmas Day	December 25th

VACATION

Full-time employees receive vacation with pay, which accrues according to the following schedule:

Years of Service	Days of Vacation
1 but less than 5 years	15 days
5 but less than 10 years	18 days
10 but less than 20 years	20 days
20 years or more	25 days

Vacation credit accrues bi-weekly. Employees on absences without pay, authorized or not, do not accrue vacation. The vacation leave balance is reported on each bi-weekly paycheck. Part-time employees accrue vacation based on total hours of service credit, which is based on the number of hours worked. 120 hours

worked equals one month of service credit for vacation accrual. An employee who has prior service with the state of Ohio or any political subdivision thereof may have the prior service counted as service with CMHA for the purpose of computing vacation credit provided certain conditions are met.

PERSONAL LEAVE / SICK LEAVE

Full-time employees accrue paid personal leave on a bi-weekly basis at a rate equal to 15 days (120 hours) per year. The personal leave balance is reported on each bi-weekly paycheck. Employees shall receive at resignation from employment, for any reason except for termination, 5% of their accumulated sick leave balance per full completed year of service up to a maximum of 50%.

COMPUTER PURCHASE PROGRAM

Eligible employees may receive a \$1,000 interest-free advance for the purchase of a home computer system. CMHA will determine an employee's eligibility for participation in the program based on his/her personnel record. As funds are available, the program is open to all employees who may or may not use computers on the job and whom learning the technology may provide additional promotional opportunities. Employees may seek an additional advance of \$1,000 if their prior advance is paid in full. Employees may be denied participation in the program based on unsatisfactory job performance or disciplinary record.

DIRECT DEPOSIT

Direct deposit is mandatory for all employees. Paychecks are deposited directly into their checking and/or savings account. This program can accommodate any bank, credit union or financial institution of the employee's choice, and will become effective the second pay period following sign-up.

MEDICARE

On behalf of all employees hired after October 1996, CMHA pays a 1.45% federal mandated Medicare tax. The entire amount of this tax goes to a trust fund that pays for some of the costs of hospital and related care of all Medicare beneficiaries.

WORKERS COMPENSATION

Employees are covered by the workers' compensation laws of the State of Ohio, administered through the Ohio Bureau of Workers' Compensation (BWC), for injuries received on the job. The BWC has the final word on all workers' compensation claim allowances or denials.