



Candidate Guide to Benefit Offerings



Total Wellbeing

Career • Culture • Mental • Financial • Physical

Dental Insurance

Administered by Delta Dental

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

	Delta Dental PPO	Delta Dental Premier	Non-Participating
	In-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$50 / \$100	\$50 / \$100	\$50 / \$100
Annual Maximum (Per Person)	\$1,500	\$1,500	\$1,500
Preventive Care (Routine Cleaning and X-rays)	Covered at 100%	Covered at 100%	Covered at 100%
Basic Services (Fillings, Basic Root Canals)	80% after deductible	80% after deductible	80% after deductible
Major Services (Extractions, Crowns)	50% after deductible	50% after deductible	50% after deductible
ORTHODONTIC SERVICES			
Individual Lifetime	\$1,500	\$1,500	\$1,500
Maximum Coverage Copayment	50%	50%	50%
EMPLOYEE MONTHLY CONTRIBUTIONS			
Employee	\$20.86		
Employee + Spouse	\$43.76		
Employee + Child(ren)	\$44.44		
Family	\$73.08		

Vision Insurance

Administered by EyeMed

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

	In-Network (Member Cost)	Out-of-Network (Reimbursement)
Exam (Once every 12 months)	\$20 copay	Up to \$40
Frames (Once every 24 months)	\$130 allowance (20% off remaining balance)	Up to \$91
LENSES (Once every 12 months)		
Single Vision	\$20 copay	Up to \$30
Bifocal	\$20 copay	Up to \$50
Trifocal	\$20 copay	Up to \$70
Lenticular	\$20 copay	Up to \$70
LENS ENHANCEMENTS (Once every 12 months)		
Standard progressive lenses	\$85 copay	Up to \$50
Premium progressive lenses	\$105-\$130 copay	Up to \$50
CONTACT LENSES (instead of glasses) (Once every 12 months)		
Elective	\$130 allowance (15% off remaining balance)	Up to \$130
Medically Necessary	No cost	Up to \$210
EMPLOYEE MONTHLY CONTRIBUTIONS		
Employee	\$6.14	
Employee + Spouse	\$11.67	
Employee + Child(ren)	\$12.28	
Family	\$18.06	

Medical Insurance

Administered by Medica – providers in United Healthcare Choice Plus Network.

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

	\$1,600 HSA Plan In-Network Benefits	\$3,200 HSA Plan In-Network Benefits	\$4,500 HSA Plan In-Network Benefits
*Embedded Status	*Non-Embedded	Embedded	Embedded
Annual Deductible (Individual/Family)	\$1,600 / \$3,200	\$3,200 / \$6,400	\$4,500 / \$9,000
Coinsurance	100% / 0%	100% / 0%	100% / 0%
Annual Out-of-pocket Maximum (Individual/Family)	\$1,600 / \$3,200	\$3,200 / \$6,400	\$4,500 / \$9,000
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
OFFICE VISITS			
Primary Care	0% after deductible	0% after deductible	0% after deductible
Specialist	0% after deductible	0% after deductible	0% after deductible
Urgent Care	0% after deductible	0% after deductible	0% after deductible
Convenience Care	0% after deductible	0% after deductible	0% after deductible
HOSPITAL SERVICES			
Emergency Room	0% after deductible	0% after deductible	0% after deductible
PHARMACY Retail (31-day supply) & Mail Order (93-day supply)			
Generic	0% after deductible	0% after deductible	0% after deductible
Brand	0% after deductible	0% after deductible	0% after deductible
Non-Formulary	0% after deductible	0% after deductible	0% after deductible
Specialty	0% after deductible	0% after deductible	0% after deductible
EMPLOYEE MONTHLY CONTRIBUTIONS			
Employee	\$161.82	\$87.28	\$64.69
Employee + Spouse	\$339.82	\$183.28	\$135.85
Employee + Child(ren)	\$356.00	\$192.01	\$142.32
Family	\$534.00	\$288.02	\$213.48

*Non-embedded means the overall family deductible must be reached, by individual or by the family, for the benefit to kick in.

Health Savings Account (HSA)

Administered by Connexus Credit Union with corresponding HSA plan.

New Hire waiting period is 1st of the month following 30 days of employment.

Build an account funded with tax-exempt dollars by you, your employer, or both. All funds contributed by Connexus Credit Union becomes 100% owned by the employee at the time of funding. Both Connexus and the employee cannot contribute more than the combined 2024 IRS maximum of \$4,150 for a single plan and \$8,300 for a family plan. If you over contribute to your HSA, employer contribution dollars will be withheld to avoid exceeding the IRS maximum. If a team member is age 55 or turning age 55 in the year 2024, they can contribute an additional \$1,000 to their HSA.

HSA dollars can be used to help pay for eligible medical/dental/vision expenses not covered by an insurance plan, including deductibles, copays, and prescriptions. Funds can be used for your tax dependents' eligible expenses regardless if they are covered on your Connexus plan.

You are eligible to have a Health Savings Account if you are enrolled in our \$3,200 High Deductible Health Plan and not covered by "conflicting coverage" such as Medicare, Tri-care, or coverage through another health plan that is not a HSA qualified high deductible health plan, including a traditional Health Reimbursement flex spending account.

Connexus contributes the below dollar amounts to employee HSA accounts. Equal contributions will be made on the first two paydays of each month.

\$1,600 HSA Plan	Annual Employer HSA Contributions	Maximum Annual Employee HSA Contributions*	HSA Annual Maximums for 2024 (all contributions)
Employee	\$ 800	\$3,350	\$4,150
Employee + Spouse	\$1,600	\$6,700	\$8,300
Employee + Child(ren)	\$1,600	\$6,700	\$8,300
Family	\$1,600	\$6,700	\$8,300

\$3,200 HSA & \$4,500 HSA Plans	Annual Employer HSA Contributions	Maximum Annual Employee HSA Contributions*	HSA Annual Maximums for 2024 (all contributions)
Employee	\$1,600	\$2,550	\$4,150
Employee + Spouse	\$3,200	\$5,100	\$8,300
Employee + Child(ren)	\$3,200	\$5,100	\$8,300
Family	\$3,200	\$5,100	\$8,300

*Plus, an additional \$1,000 if you are 55 years old or turning 55 in 2024

Flexible Spending Account (FSA)

Administered by HR Simplified

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

Flexible Spending Accounts help you pay for everyday expenses on a pre-tax basis. The FSA year is January 1 - December 31 and is a “use it or lose it” account. No dollars can be carried over into the next plan year. The Connexus plan does have a grace period which allows you to use your 2024 elected dollars to pay for eligible expenses incurred from January 1 - March 15.

Health FSA

Administered by HR Simplified

New Hire waiting period is 1st of the month following 30 days of employment.

If you enroll in a medical plan that is not tied to a Health Savings Account (HSA), you can set aside pre-tax contributions for medical, dental and vision expenses up to \$3,200 per plan year. No dollars can be carried over into the next plan year. Please note that if you enroll in a medical plan offered by Connexus, you will not qualify to participate in the Health FSA.

Limited FSA

Administered by HR Simplified

New Hire waiting period is 1st of the month following 30 days of employment.

If you enroll in the Connexus High-Deductible Health Plan, or if your spouse is enrolled in an HDHP with an HSA, you can set aside pre-tax contributions for dental and vision expenses up to \$3,200 per plan year. No dollars can be carried over into the next plan year. (Medical expenses must be paid using your HSA.)

Dependent Care FSA

Administered by HR Simplified

New Hire waiting period is 1st of the month following 30 days of employment.

You can set aside pre-tax contributions for dependent care expenses. The maximum contribution is \$5,000 per plan year if you are married and filing jointly, an unmarried couple or single. The maximum is \$2,500 if you are married and filing separately. In this instance, you and your spouse can each contribute \$2,500 so that your family does not exceed the \$5,000 maximum. However, each one of you cannot exceed \$2,500.

2024 FSA Annual Maximums

Health FSA	\$3,200
Limited FSA	\$3,200
Dependent Care FSA	\$5,000 if you are: <ul style="list-style-type: none"> • Married and filing jointly. • An unmarried couple • Single
	\$2,500 if you are: <ul style="list-style-type: none"> • Married and filing separately

Basic Life and AD&D

Administered by Unum

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

Connexus provides a Basic Life and matching Accidental Death and Dismemberment (AD&D) benefit for all eligible employees. Eligible employees receive 2 times their salary up to \$750,000 maximum for both Basic Life and Accidental Death and Dismemberment. Connexus pays 100% of the premium and you pay taxes on amounts over \$50,000.

Voluntary Life and AD&D

Administered by Unum

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

Employees pay 100% of premiums (post tax)

Elect Voluntary Life Coverage for...

You:	Your spouse:	Your children:
Choose from \$10,000 to \$500,000 in \$10,000 increments, up to 5 times your earnings. If you are a new hire, or you previously purchased coverage, you can increase it up to \$300,000 with no medical underwriting. If you previously declined coverage, you may have to answer some health questions.	Get up to \$100,000 of coverage in \$5,000 increments. Spouse coverage cannot exceed 100% of the coverage amount you purchase for yourself. If you previously purchased coverage for your spouse, they could increase their coverage up to \$50,000 with no medical underwriting, if eligible (see delayed effective date). If you previously declined spouse coverage, health questions may be required.	Get up to \$10,000 of coverage in \$5,000 increments if eligible (see delayed effective date). One policy covers all of your children until their 19th birthday – or until their 26th birthday if they are full-time students. The maximum benefit for children live birth to 6 months is \$1,000.

Elect Voluntary AD&D Coverage for...

You:	Your spouse:	Your children:
Get up to \$500,000 of AD&D coverage for yourself in \$10,000 increments to a maximum of 5 times your earnings.	Get up to \$100,000 of AD&D coverage for your spouse in \$5,000 increments, if eligible.	Get up to \$10,000 of coverage for your children in \$5,000 increments if eligible.

Voluntary Accident and Voluntary Critical Illness Insurance (including Be Well Benefit)

Administered by Unum

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 30 days of employment.

Employees pay 100% of premium (post-tax)

Be Well Benefit provides an annual incentive for utilization of your preventative care and health screenings!

Elect Voluntary Accident Insurance		
Definition:	Coverage for:	Benefit Overview:
Accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage. The accidental base plan is guaranteed issue, so no health questions are required.	<p>Employees</p> <p>Employee + Spouse</p> <p>Employee + Child(ren)</p> <p>Employee + family</p> <p>All levels include \$50 Be Well Benefit</p> <p>Dependent child(ren) from birth until their 26th birthday are covered regardless of marital or student status.</p>	<p>Cash Benefit for:</p> <ul style="list-style-type: none"> Emergency room visit. Ambulance transportation Fractured Ankle Dislocated Shoulder Laceration X-Ray Child sport injury benefit too!

Elect Voluntary Critical Illness Insurance		
Definition:	Coverage for:	Benefit overview:
Critical illness insurance helps offset the financial effects of a catastrophic illness by paying a lump sum benefit when employees or their family members are diagnosed with a covered illness. The Benefit is based on the amount of coverage selected, the illness diagnosed and all other terms and provisions of the policy.	<p>Employee coverage includes Child(ren) and Spouse Coverage</p> <p>\$10,000 with \$ 50 Be Well Benefit</p> <p>\$20,000 with \$ 75 Be Well Benefit</p> <p>\$30,000 with \$100 Be Well Benefit</p> <p>Dependent children from birth to age 26 are automatically covered at 50% of employee election.</p> <p>Spouse coverage is up to 50% of employee election.</p>	<p>Example of covered conditions:</p> <ul style="list-style-type: none"> Heart Attack Invasive Cancer Non-invasive Cancer (subject to a percentage of elected benefit) Stroke Severe Burn Arterial/Vascular Disease (subject to a percentage of elected benefit)

Short-Term Disability & Long-Term Disability

Administered by Unum

Benefits eligible with averaging 30 hours per week, ongoing basis.

New Hire waiting period is 1st of the month following 90 days of employment.

Short-Term Disability is an employer-paid benefit, which all eligible employees are automatically enrolled in. You may receive 100% of your weekly pay in the event of a qualifying disability.

Long-Term Disability is an employer-paid benefit. You may receive 60% of your earnings up to a maximum monthly benefit of \$15,000 in the event of a qualifying claim.

Retirement

Administered by Empower Retirement

See the full 401(k) Summary Plan Description [here](#)

Contribution Money Type			Eligibility	Vesting Schedule		Explanation of Vesting
EMPLOYEE CONTRIBUTIONS	Pre-tax ("Traditional") Elective Deferrals		Age 21, no service requirement, starts with first payroll	100% Immediately Vested		An employee is always 100% vested in all employee contribution sources (including rollovers)
	Roth Elective Deferrals		Age 21, no service requirement, starts with first payroll			
EMPLOYER CONTRIBUTIONS	Qualified Safe Harbor Contributions (Match)		Up to 6% match, starts with first payroll	Years of Service 0 2	Vesting % 0% 100%	When an employee fulfills the Years of Service ¹ requirement with Connexus Credit Union, he or she is fully entitled to the corresponding employer contribution. If an employee were to leave the organization prior to fulfilling the Years of Service requirement, he or she would forfeit the employer contribution
	DISCRETIONARY	Non Elective Provided at CCU Board discretion 4% of plan year's earnings max.	² Age 21, 1 year of service	Years of Service 0 3	Vesting % 0% 100%	

¹Years of Service: To earn a Year of Service, you must be credited with at least 1,000 Hours of Service during a Plan Year. The Plan contains specific rules for crediting Hours of Service for vesting purposes. The Plan Administrator will track your service and will credit you with a Year of Service for each Plan Year in which you are credited with the required Hours of Service, in accordance with the terms of the Plan.

²Eligibility Conditions: You will be eligible to participate for purposes of non-elective contributions when you have completed one (1) year of service and have attained age 21. You will participate in non-elective contributions once you reach the Entry Date.
Entry Date: For purposes of non-elective contributions, your Entry Date will be the first day of the month following the date on which you satisfy the eligibility requirements.

Tuition Reimbursement

Connexus Credit Union will reimburse an employee up to a maximum of \$4,000 for an undergraduate degree and \$7,000 for a graduate degree, per calendar year, for continuing education through an accredited program. The program must relate to the employee's current position or assist in pursuing career opportunities at Connexus Credit Union.

- Must be a full-time, regular employee.
- Must be employed for a minimum of six (6) months.
- Must be in good standing with the Credit Union.

Professional Development Dollars

Connexus will reimburse employees for approved travel and training to conferences, seminars, workshops, and certifications based on criteria and exceptions require executive approval.

Connexus is committed to your Professional Development by allotting each employee with bank of professional development dollars to use towards development annually.

Hire/Promote From Within

Individual contributors are eligible to apply after nine (9) months of employment are completed in their current position. Management level or above employees are eligible to apply after twelve (12) months in their current role.

Employee Referral Program

Refer an applicant to Connexus and they are hired means a reward to you.

After a new employee completes their sixth month of employment, the referring employee will receive a full bonus in the amount of \$500 for individual contributors, \$750 for management, or \$1,500 for VP and above (pending criteria met).

Connexus Cares Corporate Matching Program

After an employee donates to an eligible non-profit organization, they will fill out a "Matching Gift" request and it is submitted to the Connexus Cares for consideration.

If the donation and the recipient organization meet the established program guidelines, Connexus Cares will provide a donation by check to the non-profit in the same amount as the employee's donation.

- The minimum amount eligible for Corporate Donation Matching is \$25.
- The maximum amount eligible for Corporate Donation Matching is \$5,000 per year.
- Donation matching is dollar-for-dollar at a 1:1 ratio.
- Monthly recurring donations that total \$25 or more, you may submit multiple receipts at one time to reach the minimum donation requirement.

Employee Assistance Program (EAP)

Administered by Magellan Healthcare

All employees immediately eligible.

When you need help with life's challenges – whether it is personal, financial, or legal concerns – call our EAP. Master's-level specialists can help you find answers and resources to tackle the tough issues you and your family face. This service is available at no additional cost to Connexus employees.

In partnership with BetterHelp, Connexus Employees have access to 21,000 licensed therapists across the country delivering digital therapy services to individuals, couples, and teens (with parental consent).

- Six counseling sessions per issue, per year, per person covered at 100%
- Note: Virtual Therapy benefits are available to both employees and their family members.

Time Off

Paid Time Off (PTO), Volunteer Time Off (VTO), and Holiday Time

New Hires receive PTO at a prorated amount based on their hire date.

	Paid Time Off (PTO)			Allowed PTO Carry-Over	Volunteer Time Off (VTO)	7 Holidays per Calendar year
REGULAR FULL TIME (40 hour per week, ongoing basis)	Length of Service	Annual PTO Allotment for Fulltime Non-Exempt	Annual PTO Allotment for Fulltime Exempt	Up to 200 hours from one calendar year to the next	Full time regular employees eligible to participate. Up to 16 paid hours per calendar year with select organizations	8 hours of holiday pay
	Hire - 3 years	160 hours	200 hours			
	4 - 9 years	200 hours	240 hours			
	10 -14 years	240 hours	280 hours			
	15+ years	280 hours	280 hours			
PART TIME (Up to 39 hours per week, ongoing basis)	Length of Service	Annual PTO Allotment for Part-time Non-Exempt	Annual PTO Allotment for Part-time Exempt	Up to 62 hours from one calendar year to the next	Part time regular employees eligible to participate. Up to 16 paid hours per calendar year with select organizations	6 hours of holiday pay
	Hire-3 years	120 hours	150 hours			
	4 - 9 years	150 hours	180 hours			
	10 - 14 years	180 hours	210 hours			
	15+ years	210 hours	210 hours			

Additional employee classifications for part time status found in Connexus Credit Union Handbook.

Connexus Credit Union provides a comprehensive and holistic benefits package as an effort to support employees in being their very best self. We are very intentional about adding innovative resources that provide employees and their dependents with convenient, affordable, and most importantly, high quality care that supports overall well-being.