



Medical Coverage

- CGA currently pays Employee only coverage for HMO
- Employee-paid option offered for out of network insurance (POS & PPO)
- Employee-paid option offered for dependent coverage
- Pre-tax payroll deduction available for optional coverage
- Coverage begins the first day of the month following 30 days for exempt employees
- Coverage begins the first day of the month following 90 days for non-exempt employees
- Preferred provider network

Dental & Vision Coverage

- Employee-paid option offered for employee and dependents
- Pre-tax payroll deduction available for optional coverage
- Coverage begins the first day of the month following 90 days

Prescription Drug Program

- Mail-order prescription drug program
- 4-tier prescription coverage
- Generic drug incentive through lower co-pay

Employee Stock Ownership Program (ESOP)

- Employees are eligible to participate after completion of one year of service & 1000 hours of service
- ESOP program incorporates a split vesting schedule
- For contributions made after 12/31/2006 a three year cliff vesting schedule is used
- For contributions made prior to 1/1/2007 a five year cliff vesting schedule is used

401(k) Plan

- Investment/retirement plan with no employer match at this time
- Employees are eligible to participate after completion of six months of service
- Employees are eligible to roll over funds from prior qualified plans upon hire

Holidays

- CGA provides 8 paid holidays: New Years Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Day, Employee Birthday

Vacation

- 10 days for 0-5 years of service
- 15 days for over 5 years of service

Vacation Conversion

- Option to convert unused sick time to vacation time at anniversary date at a two for one conversion rate

Sick Time

- 6 days per year for regular full time employees

Flexible Spending Account (Section 125)

- Flexible spending accounts for Medical Reimbursement Plan & Dependent Care Plan
- Per IRS regulatory code, flexible spending is a use-it-or-lose-it program

Supplemental Benefit Programs

- Employee-paid voluntary supplemental insurance options are available to employees including supplemental group term life insurance, short term disability, cancer protection plan, personal accident insurance, and various AFLAC supplemental policies

Life Insurance and Accidental Death and Dismemberment

- CGA pays 100% of premium for life insurance and accidental death and/or dismemberment
- Benefit is \$25,000 for life insurance and \$25,000 for accidental death and/or dismemberment
- Coverage begins the first day of the month following 90 days

Employee Assistance Program

- Confidential counseling assessment and referral service for employee

Education Assistance

- Must meet minimum qualification to be approved for this program
- Pays up to \$1,500.00 for tuition/books per year w/passing grades

Professional Associations

- Dues paid for approved professional association membership

Professional Development

- CGA will pay for an employees' Professional Certification or Registration Exam fee as related to CGA job requirements
- Reimbursement plan for assistance with preparatory review courses

Discretionary Recognition and Performance Bonus Program

- Special Awards for teams and groups
- Individual Performance Bonus
- Professional Registration & Certification achievement Bonus

Social Events/Celebrations

- Annual company party
- Special events at office locations
- Brown bag lunch training and presentations
- Anniversary awards for employees that meet specific years of service

