



## Benefit Overview 2016

For questions, contact:

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### Headquarters

8550 Astronaut Boulevard

Cape Canaveral, FL 32920

\*All costs are based per pay period

### Medical

Craig Technologies offers multiple medical tiers or an optional cash allotment to those who have other certified coverage:

#### 1. HSA Plan

EE only	\$0.00
EE + Spouse	\$65.00
EE + Children	\$40.00
Family	\$115.00
\$2,000 Individ. \$4,000 Family DED. with \$600/year HSA for Employee only, \$900/year HSA for Employee + Spouse and Employee + Children, \$1200/year for Employee + Family; 80/20% COINS; 20% after DED PCP	

#### 2. Base Plan

EE only	\$15.00
EE + Spouse	\$105.00
EE + Children	\$62.50
Family	\$185.00
\$500 Individ. \$1500 Family DED; 80/20% COINS; \$30 PCP/\$60 SPC	

#### 3. Premium Plan

EE only	\$80.00
EE + Spouse	\$235.00
EE + Children	\$165.00
Family	\$400.00
\$0 DED; 90/10% COINS; \$20 PCP/\$40 SPC	

#### 4. \$75 Allotment

A Craig sponsored benefit for those who waive all medical coverage from Craig Technologies. Paid periodically at \$37.50/period

### Vision Care Program

100% company paid premium for Employees and Dependents. This program is offered through a nation-wide carrier for vision exams, lenses, frames and contact lens benefits.

### Dental Coverage

100% company paid premium for Employees and Dependents. 100% preventative, 80% basic restorative, 50% major restorative, 50% orthodontia up to \$1,000. \$50 Individual/\$150 Family deductible for basic and restorative.

### Short/Long Term Disability

A company paid for benefit, Short Term Disability (STD) and Long Term Disability (LTD) is available to employees. STD begins on the eighth day of illness or the first day of injury and continues for up to 13 weeks. The benefit is 60% of your salary up to \$1,400 per week and is paid directly to you on a weekly basis. LTD is available to employees through The Standard. LTD begins on the 91st day of disability and covers 55% of your salary up to \$6,000 per month. Assisted living benefits of 80% pre-disability income replacement.

### Life Insurance & AD&D

Craig Technologies will provide you with 3X your salary (up to \$450,000) in Life Insurance and Accidental Death and Dismemberment.

Supplemental Life Insurance is also available. Premiums are based on age and non-smoker, smoker status. Maximum converge is \$500,000 for employees, \$250,000 for spouses and \$10,000 for children.

### 401K

Available to all employees, Craig Technologies matches dollar per dollar on deferrals up to 3% of your salary and \$0.50 cents on the dollar for the next 2% of your salary. Full time employees are immediately eligible to participate. Part time employees will have to wait 90-180 days based on work schedule.

### Medical Flexible Spending Account

Employee paid with pre-tax earnings. Up to \$2,400 yearly contribution maximum. If elected, effective first of month following 60 days of employment.

### Dependent Care Flexible Spending Account

Employee paid with pre-tax earnings. Up to \$5,000 yearly contribution maximum. If elected, effective first of month following 60 days of employment.



### Supplemental Insurance

These plans provide various voluntary personal plans through Craig Technologies.

- 1. Cancer** coverage pays members for the first occurrence at diagnosis, hospital confinement, radiation and chemotherapy treatment, cancer screening wellness, home health care and more.
- 2. Personal Accident Insurance** is to help cover the expenses associated with an accidental injury and pays benefits for emergency treatment, initial hospitalization, hospital confinement, specific-sum injuries, accidental death, and more.
- 3. Sickness** coverage pays members when they incur a charge for a specific visits. Some visits include physician visits, initial hospitalization, major diagnostic exams, surgical benefit, hospital confinement benefit, and ambulance benefit.

### Pre-Paid Legal/ID Theft Protection

This employee paid plan is provided by a preventative legal service with a network of independent provider attorney law firms in each state and province. With the ID Theft Protection plan you will receive credit reports and a guide on how to read the report, continuous credit monitoring and identity restoration in the event of a theft.

### Long Term Care Insurance

Long Term Care Insurance provides money to help pay for assisted living facilities. The plans are customizable and you may elect to cover yourself, your spouse or your parents.

### Vacation

Vacation is accrued each pay period. Vacation will cap at 80 hours above your annual accrual rate.

Years of Service with Craig	Actual Rate*	
	# of Days per year	# of hours per pay period
0-3 Years	10	3.33
4-9 Years	15	5.00
10 Years	20	6.67

\*Some positions/contracts have other leave requirements\*

Employees are given opportunities to give/receive vacation donations of time to other employees in need for medically related purposes.

### Sick Time

You will receive 40 hours of sick time at the beginning of the year. This will be prorated for new hires based on the amount of remaining periods left in your 1st year.

### Holidays

Craig Technologies grants ten paid designated (6) and (4) floating \* holidays per year to Full-Time employees.

- New Years Day
- Martin Luther King Day\*
- Presidents Day\*
- Memorial Day
- 4th of July
- Labor Day
- Columbus Day\*
- Veterans Day\*
- Thanksgiving
- Christmas

### Bereavement

Three days of paid time off will be granted at one time to allow the employees to attend the funeral and make any necessary arrangement associated with the death. No more than six days of paid time off will be given per calendar year.

### Military Leave

Military leave of absence will be granted to employees who are absent from work because of service in the U.S. uniformed services in accordance with the Uniformed Services Employment and Reemployment Rights Act (USERRA).

### Time off to Vote

We encourage employees to fulfill their civic responsibilities by participating in elections. Generally employees are able to find time to vote either before or after their regular work schedule. If employees are unable to vote in an election during their nonworking hours, Craig Technologies will grant up to 2 hours of paid time off to vote.

### Personal Leave

Craig Technologies provides leaves of absence without pay to eligible employees (salaried and full time hourly employees) who wish to take time off from work duties to fulfill personal obligations on a case-by-case basis. Personal Leave may be granted for a period of up to 30 calendar days per rolling calendar year.

### Parental Leave

We recognize the value of parental involvement in children's education. For this reason, we provide employees who are parents, guardians, or custodians of children in licensed day care facilities or kindergarten through grade 12, unpaid time off in full day increments for the purpose of school visits for up to 2 days per calendar year. Additional unpaid time may be granted for required school conferences involving the possible suspension or expulsion of a child from school.

### Jury Duty

Employees are compensated at the differential rate between jury pay and normal pay.



### **AAA**

A 5% discount on membership to our employees and a 50% savings to add dependents to your membership plan.

### **Personal Travel Planning**

Craig Technologies offers travel planning services through our corporate travel coordinator.

### **Emergency Travel Insurance**

Provides immediate access to doctors, hospitals, pharmacies, and other services for medical related emergencies while traveling more than 100 miles from home.

### **Free Hertz #1 Gold Club Membership**

Membership in this frequent renter program will provide free car upgrades (when available) and will allow you to earn free personal rentals.

### **Corporate Cards**

With approval, employees who travel or have multiple expenses during the year can be given a corporate card so that they do not have to burden the interim cost of the items.

### **Working Advantage**

Provides employee discounts and rewards at no additional cost to sporting events, cultural events and shopping.

### **Flextime Scheduling**

Craig employees may request the opportunity to vary their work schedules (within employer-defined limits) to better accommodate personal and family obligations.

### **Teleworking (aka Telecommuting)**

With prior approval employees will be allowed to work from home to complete their job on a temporary or permanent basis.

**Rethink Autism** is a web-based autism treatment platform for parents and professionals. Parents will have access to hundreds of step-by-step video lessons and will learn ABA-based teaching techniques. Parents will be able to customize their child's treatment plan and can seek online support from trained professionals.

### **Employee Assistance Program (EAP)**

The Employee Assistance Program puts you in touch with a full range of counseling services that address many different emotional issues. You and your family can benefit from this service, free of charge. The EAP can help you find solutions for problems relating to marital conflict, family violence, depression, financial stress, support for expectant and new parents, Legal information, and many other topics. Our EAP program is through Guidance Resources. If you are interested, our people department can give you more information.

### **Employee Referral Program (ERP)**

The Employee Referral Program awards up to \$1,000 for all referred technical or managerial hires. Referral must be submitted through our applicant tracking system.

### **Educational Assistance**

Salaried and full time hourly employees are eligible for up to \$4000 for job related courses, certification or tests, of which \$1000 can be used for any authorized curriculum, not to exceed \$4000 per prorated calendar year.

### **Employee Incentive Programs**

Craig Technologies has instituted 5 awards with the intent to recognize publically the works of the employees.

- ◆ Passion Award
- ◆ Loyalty Award
- ◆ Community Award
- ◆ Innovation Award
- ◆ Performance Excellence Award

### **Transit and Parking Reimbursement**

Craig Technologies will pay up to \$250 for some locations.

### **Paydays**

Craig Technologies pays it's employees on a semi-monthly basis. Your check will be deposited in your account at a bank of your choice on or before the 10th and the 25th of every month.

### **Community Relations**

Craig Technologies values community service and involvement. Employees may request donations, sponsorships, or involvement of others in community groups, tournaments, events.

### **AT&T Devices and Services**

You can benefit from the 8% corporate discount available under our company's wireless business agreement with AT&T Wireless. By signing up, you will have the option to purchase new or upgrade existing AT&T wireless devices and /or services with the 8% discount. Use this website to start receiving your discount. <http://mcaf.ee/6qtiz>

### **Other**

Some locations offer facility specific benefits based on the work being done. For example, some positions require personal protective equipment and Craig Technologies helps to provide this to employees at no cost.