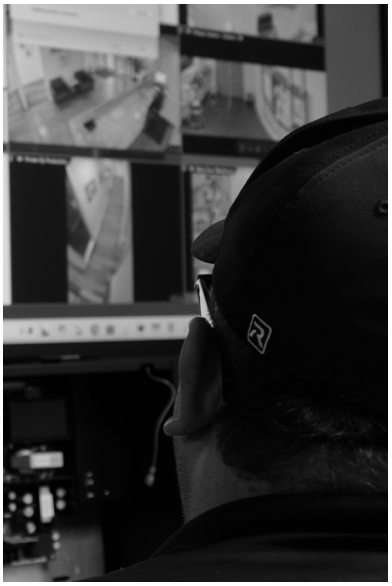
EMPLOYEE BENEFITS



SUMMARY OF BENEFITS

CBX Solutions recognizes the importance of providing our associates the opportunity to participate in a comprehensive, competitive benefits program. Competitive benefits are key to our continued growth and offer employee advantages which support overall health and financial security. We continually review advancements in our program and periodically add new or update existing benefits to provide the maximum value to our associates.

ELIGIBILITY

All full-time employees (working at least 30 hours a week) are eligible to participate in company benefits. Coverage begins on the first of the month following a 30-day waiting period. You may also cover eligible dependents (legal spouse and children up to age 26) under many of the plans.

2026 BENEFITS

The company's current benefits package includes the following:

- 401(k) w/ Match
- Paid Time Off, Including Holidays
- Medical Insurance w/ Free Telehealth
- Dental Insurance
- Vision Insurance
- Wellness Incentives
- Corporate Training
- Years of Service Awards
- Maternity/Paternity Leave
- Basic Life/AD&D
- Voluntary Life/AD&D
- Short & Long Term Disability
- Supplemental & Voluntary Plans
- Employee Assistance Program
- Free Identity Theft Protection

EMPLOYEE BENEFITS
AT A GLANCE

MEDICAL
3 Plan Options with Cigna
- Standard and Enhanced HSA plans as well as a PPO plan
- Employees have the option of Employee Only, Employee + Spouse, Employee + Child(ren) or Employee + Family coverage
- Weekly rates range from approximately $32.00 - $272.00
- All plans include MDLIVE telemedicine visits (Urgent Care, Primary Care, Dermatology & Mental Health Care)

DENTAL
Ameritas
- The plan offers a maximum annual benefit of $1500
- Employees have the option of Employee Only, Employee + Spouse, Employee + Child(ren) or Employee + Family coverage
- Weekly rates range from approximately $2.00 - $17.00

VISION
Covered Under the VSP Network
- Employees have the option of Employee Only, Employee + Spouse, Employee + Child(ren) or Employee + Family coverage
- Weekly rates range from approximately $2.00 - $6.00

LIFE INSURANCE
- Company provides $50,000 Life and AD&D at no cost to the employee
- Employee may purchase additional coverage:
  1. Employee: increments of $10,000
  2. Spouse: increments of $5,000 (only if employee coverage is purchased)
  3. Children: $10,000 (only if employee coverage is purchased)

DISABILITY INSURANCE
- Short Term Disability: 60% up to $1,000 weekly benefit (Company paid)
- Long Term Disability: 60% up to $5,000 monthly benefit (Company paid)

401K SAVINGS PLAN
- Eligible on the 1st of the month 60 days post-hire
- Pre-tax and ROTH options
- Company Match: 100% match on first 2%; 50% match on 3-5% (ex: Employee contributes 5%, Company will contribute 3.5%)
- 100% vesting in Employee & Employer Contributions
- Wide range of investment options

EMPLOYEE ASSISTANCE PROGRAM (EAP)
- Assessment & Counseling: Eight free visits per family member, per incident, per year
- Online services and monthly seminars
- Legal Services
- Financial Services

PTO & HOLIDAYS
- 11 Paid Company Holidays
- PTO accrues with each pay period.

Years of Service	FT Employees PTO Annual Allowance	PT Employee PTO Annual Allowance
0-2 Years	120 hours (pro-rated the first year)	96 hours (pro-rated the first year)
2-5 Years	144 hours	112 hours
5-15 years	160 hours	128 hours
15+ years	200 hours	160 hours

ANCILLARY BENEFITS
- Critical Illness
- Accident Insurance
- Hospital Indemnity Insurance

FLEXIBLE SPENDING ACCOUNTS
- Health Care FSA (not available if enrolled in HSA Medical Plan)
- Dependent Care FSA (Day Care Expenses)

HEALTH SAVINGS ACCOUNTS
Employees enrolled in an HSA medical plan can contribute to a Health Savings Account with investment options. The company also provides an HSA contribution when your annual physical is completed.