



Employee Benefit Summary

Medical/Prescription/Dental Insurance Coverage: Holy Cross offers a Preferred Provider Organization (PPO) and High Deductible Health Plan (HDHP) for medical and prescription and a comprehensive dental plan to eligible employees on the first day of the month following their date of hire. Employees participating in the plan are responsible for paying 10% of the premium.

Life Insurance And Accidental Death And Dismemberment (AD&D) Life and Accidental Death and Dismemberment (AD&D) insurance coverage is provided at no cost at an amount equal to twice an employee's annual earnings rounded to the next higher \$1,000 for both Life and AD&D, with a minimum of \$100,000 of coverage.

Long Term Disability Insurance: Long term disability insurance is provided at no cost to eligible employees.

Paid Holidays: Holy Cross offices are closed for the following seven holidays; New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the Day after Thanksgiving and Christmas Day.

Paid Time Off (PTO): 16 hours of PTO accrues per month through the fifth year of employment starting the first of the month following the date of hire. The number of PTO hours accrued increases with length of employment after five years.

Retirement Security Plan: A defined benefit retirement program is funded by Holy Cross Energy after employees meet a one year eligibility period. The retirement benefit formula is the product of .5%, times years of benefit service, times final average salary.

401k Plan: Holy Cross Energy contributes a 14% base contribution plus up to a 4% matching contribution of employee's total wages to their 401(k) Plan after employees meet a one year eligibility period.

Additional Benefit Programs:

Business Travel Accident Insurance
Employee Assistance Program
Section 125 Program (if enrolled in PPO)
Health Savings Account (if enrolled in HDHP)
Vision Insurance
DirectPath
Teladoc
Service Recognition Program

PPE Contribution Program
Tuition Reimbursement Assistance
Special Purchase Privilege
Transportation Incentive Program
Optional Short Term Disability Insurance
Optional Term Life and AD&D Insurance
Optional Aflac Accident Insurance
Employee Wellness Program

This document is an outline only and is not a contract or guarantee of benefits. Eligibility requirements need to be met. Refer to the Summary Plan Documents for complete coverage information.