



Benefits At A Glance



Cirrus strives to be an employer of choice by offering competitive pay, providing high-quality and affordable benefits, and attracting and retaining top talent. Our employees are our greatest resource, and we believe in offering compensation and benefits packages that support our vision and recognize the shared cost responsibility between individuals and Cirrus.

Employees who regularly work a minimum of 25 hours per week are eligible for group insurance benefits on the first day of the month following or coinciding with date of employment. In general, eligible dependents include an employee's spouse and dependent children up to age 26.

Medical, Dental and Vision Plans have coverage options for Employee Only, Employee + Spouse or Child(ren) and Employee + Family.



Medical

Cirrus has three medical plans options: two different High Deductible Health Plans with Health Savings Accounts (HDHP with HSA) and one Traditional PPO Plan.

The plans are self-funded and administered by Blue Cross / Blue Shield of Minnesota (BCBSMN).

The plans cover In-Network Well-Child Care as well as Adult Preventive Care 100% with no deductible. The plans include an 80/20 coinsurance after the deductible for most benefits in network.

Cirrus also contributes to the Health Savings Account (HSA) of those enrolled in a HDHP.



Wellness

Cirrus offers wellness benefits including a monthly fitness incentive, premium CALM membership for meditation and sleep and an Employee Assistance Program that includes 8 therapy session, 8 coaching sessions and unlimited group sessions at no cost.

Hinge Health, a Cirrus-paid benefit, provides personalized care for joint and muscle pain.



Dental

Coverage is provided through Delta Dental. Preventive and diagnostic treatment is 100% covered. Basic services are 80% covered after the deductible.

Major services and Orthodontics are 50% covered after the deductible. There is a \$2,000 annual benefit maximum per person.



Vision

A voluntary plan is available through EyeMed. It provides discounts and allowances towards eyewear and Lasik.



Group Term Life/AD&D Insurance

Life/AD&D insurance coverage of one times annual basic earnings up to a maximum of \$300,000. This is a Cirrus paid benefit.

Employee supplemental life insurance coverage may be purchased for extra protection through Prudential with a guaranteed issue amount of \$100,000.



Short and Long Term Disability

If an employee becomes disabled or unable to work for an extended period, they'll have income protection provided through Prudential.

Disability benefits are non-taxable. Short Term Disability provides a 60% benefit up to a maximum of \$2,000 monthly. Long Term Disability provides a 60% benefit up to a maximum of \$10,000 monthly.



Time Off Benefits

Cirrus currently provides various time off benefits to eligible employees including:

- 100 Hours of Paid Time Off for Hourly Employees in the First Year
- Seven Paid Holidays and One Floating Holiday
- Paid Time for Funeral Leave and Jury Duty
- Two Weeks of Paid Parental Leave for New Parents



401(K) Retirement Plan

A few of the key features of retirement plans through Cirrus can include traditional pre-tax deferrals and Roth after-tax deferrals which can begin immediately through Empower.

Cirrus will match an employee's contribution up to 5% after three months of employment.

Contributions are 100% vested after 90 days and there are many investment options to choose from. The plan accepts rollover contributions.



Voluntary Benefits

Cirrus also offers the following optional voluntary benefit programs:

- Critical Illness, Hospital Indemnity, and Accident Insurance through Prudential
- Legal Plan through LegalEASE
- Pet Insurance through MetLife



Other Benefits

- Cirrus Store Discount and Cirrus Marketplace Discounts on Travel, Entertainment and Shopping
- Cirrus Events (Annual Holiday Party, Summer Picnic, Etc.)
- Flexible Spending Accounts (Medical and Dependent Care)
- Employee Recognition Program and Length of Service Awards
- A Monthly Fitness Incentive
- Employee Referral Program
- Cirrus Flying Club With Aircraft Rentals Starting at \$50/hr
- Tuition Assistance and Continuing Education
- Cirrus Clubs and Activities
- Free Parking and Coffee