

# BENEFITS AT A GLANCE



Cirrus is committed to being an employer of choice by offering a comprehensive Total Rewards package that includes competitive pay, high-quality, affordable benefits, and programs designed to attract and retain top talent. We value our employees as our greatest resource and strive to provide compensation and benefits that align with our vision while balancing 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 offers three medical plan options: two High Deductible Health Plans (HDHPs) with Health Savings Accounts (HSAs) and one Traditional PPO Plan.

The plans are provided, funded and administered by UnitedHealthCare (UHC).

After the plan deductible is met, most in-network services are covered with 80/20 coinsurance.

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



## Wellness

Cirrus offers many wellbeing benefits including a wellness incentive program through UnitedHealthcare, a free premium subscription to the Calm app, and a comprehensive Employee Assistance Program that includes 6 free live one-on-one counseling sessions.

Hinge Health, a Cirrus paid benefit, provides personalized physical therapy for joint and muscle pain to employees enrolled in a Cirrus medical plan.



## 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 vision plan is available through EyeMed, covering an annual eye exam and providing a yearly allowance for frames or contact lenses, along with discounts on LASIK and hearing care.



## Group Term Life/AD&D Insurance

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

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



**Short and Long Term Disability**  
If an employee becomes disabled or unable to work due to illness or injury 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 provides various time off benefits to eligible employees including:

- 100 Hours of Paid Time Off for Hourly Employees in the First Year
- Eight 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

Cirrus offers a 401(k) retirement plan through Empower, allowing employees to contribute a percentage of their pay via payroll deduction, either as traditional pre-tax or Roth after-tax contributions.

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

Contributions are 100% vested after one year of service and there are many investment options to choose from. The plan accepts rollover contributions.



## Voluntary Benefits

Cirrus also offers the following 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)
- Health Reimbursement Accounts - with Cirrus Contributions
- Employee Recognition Program and Length of Service Awards
- 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