

BENEFITS SUMMARY



HEALTH INSURANCE

Medical

You have **two plan options** to choose from. Capital First pays 100% of the premium for employee medical coverage and shares cost for any dependents. Age-appropriate in-network preventative care is covered at 100%.

Healthcare Accounts

Health Savings Accounts (HSA) and **Flexible Spending Accounts** (FSA) can be used to pay for eligible health care expenses for employees and their dependents using pre-tax dollars. You contribute to these accounts each pay period.

Dental / Vision

The employee premium for dental and vision is paid 100% by Capital First and shares the premium cost for any dependents. Coverage includes preventative care; routine exams; and for the vision plan, glasses and contact lenses.

Voluntary Accident and Critical Illness

These plans help cover the expenses associated with a serious illness or accident. Employees receive a lump-sum benefit to use however they need to.



PAID TIME OFF

Vacation / Sick Days

You're eligible for **paid time off** as a full-time employee. You use the days however you want.

Holidays

We recognize up to **ten (10) paid holidays** per year.

Parental Leave

Twelve (12) weeks of paid leave after one year of service.



RETIREMENT

401(k)

Employees can contribute to their 401(k) account using pre-tax or post-tax dollars - or a combination of the two -with 100% employer match up to 4% of eligible pay.

Life Insurance

Capital First provides company-paid **term life insurance** with the option to purchase additional coverage for employees and their dependents. We also provide **Accidental Death & Dismemberment** (AD&D) insurance for employees.

Disability

After one year of service, employees can enroll in **Short-Term Disability** insurance. Short-term disability pays out at 60% of your bi-monthly pay. **Long-Term Disability** is paid by Capital First trust at 100% and is available for employees, also after one year of service.

PAID TIME OFF (CONT'D)

Additional Time Off

When things happen and you need additional time away, Capital First offers support for:

- Jury Duty
- Military Duty
- Bereavement
- Medical leave
- Birthdays



BENEFITS SUMMARY (CONT'D)



ADDITIONAL BENEFITS

Paid Parking

Parking in the city can sometimes be difficult to find and expensive to pay for. To ease this burden, we provide our employees with **free parking** each month.

Tuition Reimbursement

Capital First supports employees' aspirations to further their careers. We provide financial support for employees who wish to continue their education.

ADDITIONAL BENEFITS (CONT'D)

Employee Assistance Program (EAP)

We partner with an EAP provider to provide resources for help with health, finances, family and relationships, work-life balance, and more. **Free and confidential** services are available 24/7 online or via phone.