

## **Benefits Information**

Medical	You may enroll in one of three plans: the Kaiser Permanente HMO, the 90/70 PPO Plan, or the Health Savings Account (HSA). The PPO Plan and the HSA Plan offer managed costs through a network of providers by the Blue Shield of California provider network, and allows you to select providers outside of the network (at slightly higher costs.) The plan is administered by Delta Health Systems. A cost-saving mail order prescription drug plan is also available. Kaiser Permanente is an HMO (Health Maintenance Organization) with hospitals and medical centers throughout Southern California. You are required to use their doctors and facilities if you select this plan.
Dental	Includes benefits of up to \$2,000 per employee and per dependent for covered expenses. A network of dentists and other specialists from Delta Dental is available to help extend your dental coverage through managed costs. If you use a network dentist, the annual deductible is waived.
Vision	All plans offer annual vision exams (a small co-pay applies) and \$130 per annum benefit for lenses and frames.
Life Insurance	\$50,000 benefit at no charge to the employee; includes AD&D provision. Additional coverage available under a separate employee-paid group plan.
401(k) Savings Plan	Pre-tax savings plan for your retirement, allowing you to defer a portion of your earnings (subject to IRS regulations). CSI will match 100% of the first 4% and 50% of the next 2% of the employee's wages deferred. Our 401(k) Savings Plan includes a range of investment options and immediate vesting in all employer contributions.
592 College Savings Plan	To help you and your family save for college. You can contribute, on an after-tax basis to the maximum contribution level allowed by law. The monies are invested in mutual funds that are age/risk tolerance based. Interest earned on the investment grows tax-free, and is federally tax-free when used for college-related expenses, including tuition, books, computers, room and board.
Profit Sharing	While not a guaranteed amount, this benefit has averaged more than \$7,000 per year over the last ten years. Paid as applicable twice a year.
Personal Leave Account	On a completion of service scale, 120 hours after one year; 160 hours after five years and 200 hours after 20 years.
Holidays	11 paid holidays; includes one "floating" day determined by the Company annually.
Short Term Disability	Provides a total of 80% of base salary, integrated with State Disability Insurance or Worker's Compensation (as applicable) for up to 180 calendar days (effective after seven consecutive calendar days off work, substantiated by a doctor's off-work order.)
Long Term Disability	Provides up to 60% of total compensation (as defined by the Plan) for up to two years after two years of service; up to five years after five years of service, or until Age 65 after ten years of service.
Employee Assistance Plan	Provides a full range of services to assist you and your family; including family counseling, financial and legal advice, alcohol and substance abuse; provided by Anthem EAP.
Flexible Spending Accounts	A voluntary plan to allow you to pay for certain medical, dental, vision, and/or dependent care expenses on a pre-tax basis.
Education Assistance	Up to \$5,250 annually for tuition and other related expenses for courses successfully completed at accredited institutions for work-related education. Available after six months of employment.
Recreation Facilities	On-site facilities include gymnasium for basketball, volleyball and exercise classes. Weight/exercise room, handball/racquetball court, tennis courts, ball diamond, track and locker rooms with showers.