



**Benefit Guide
2022 Plan Year**

January 1, 2022 to December 31, 2022



**Summary of the CPA Department Benefits Package, effective
January 1, 2022:**

- Medical/Health – Benefit Plan Administrators – Health Plan SG5000
- Medical Miscellaneous – Benefit Plan Administrators – Health Plan SG5000
- Telemedicine
- Case Management
- Disease Management
- Life Management
- Gym & Fitness
- Pharmacy – ProAct Mail Order Program
- Dental – SunLife Insurance - #945165
- Vision – SunLife Insurance - #945165
- Benefits Explorer
- Health Navigator
- Paid Time Off (PTO)
- Retirement – 401K Plan and Profit-Sharing Plan – Guideline
- Supplemental Term Life - MetLife
- Voluntary Short-Term Disability - MetLife
- Voluntary Long-Term Disability - MetLife
- Bonus Program
- Employee Assistance Program
- Gusto
- Payroll Self Service
- Pay Advance
- Interest Bearing Savings
- Paid Training & Education
- US Federal Holidays
- Flexible Work Arrangements

When You Have Questions?

Benefit	Carrier or Contact Person	Website or Contact Details
Medical/Health	BPA Administrators	<p>BPA Health Administrators – on-line Enrollment form https://form.iotform.com/BartonDavid/employee-health https://form.iotform.com/BartonDavid/employee-health-application-cpadept On-Line Portal: www.bpatp-a.com/login Customer Service 800-277-8973 Network: PHCS – Practitioner & Ancillary Find Doctor In-Network: www.multiplan.com/webcenter/portal/ProviderSearch</p>
Medical – Misc. Telemedicine Case Management Disease Management Life Management Gym & Fitness The Best You!	BPA Administrators	<p>On-Line Portal: www.bpatpa.com Customer Service 800-277-8973 bpabestlife.org</p>
Pharmacy	BPA Administrators Managed By ProAct, Inc.	<p>Customer Service 877-635-9545 proactrx.com/portal/mailorder-registration/ Mail Order Pharmacy 866-287-9885 ProActPharmacyServices.com Specialty Pharmacy 888-843-2040 NobleHealthServices.com</p>
Dental	SunLife Insurance	<p>www.sunlife.com/sunlifedentalnetwork https://login.sunlifeconnect.com/commonlogin/#/login/10</p>
Vision	SunLife Insurance	<p>www.vsp.com on-line Enrollment form https://form.iotform.com/BartonDavid/blank-enrollment https://form.iotform.com/BartonDavid/blank-enrollment-form_policy945165-form_policy945165- Customer Service 800-877-7195</p>

When You Have Questions?

Benefit	Carrier or Contact Person	Website or Contact Details
Benefits Explorer	Sun Life	links.us.sunlife.com/servlet/MailView?ms=NzEzMDM4MjgS1&r=NTEzNzQ3MzI3OTgxS0&j=MjlzNTE1OTczMAS2&mt=1&rt=0
Health Navigator	Sun Life	https://view.ceros.com/sun-life/health-navigator-success-story/p/1
PTO	Terry Nickens	tnickens@cpadep.com
401(k)	Guideline	https://www.guideline.com
Supplemental Term Life (Available after 90 days) (First \$50k paid by CPA Department)	MetLife	www.metlifegc.lifeworks.com Customer Service 800-300-4296 For All Active Full Time Employees/ Working at Least 30 Hours Per Week When You Have Questions? (Continued)
Voluntary Short- Term Disability (Available after 90 days)	MetLife	Customer Service 800-300-4296 www.metlifegc.lifeworks.com
Voluntary Long- Term Disability (Available after 90 days)	MetLife	Customer Service 800-300-4296 www.metlifegc.lifeworks.com
Bonus Programs	Bonusly Internal Management	https://bonus.ly/bonuses
Employee Assistance Program	BPA Administrators	website www.4eap.com Customer Service 800-324-4327
Payroll Self Service	Gusto	www.gusto.com
Pay Advance	Gusto	www.gusto.com
Interest Bearing Savings	Gusto	www.gusto.com

When You Have Questions, continued?

Benefit	Carrier or Contact Person	Website or Contact Details
Paid Training & Education	Internal Management	Your Manager
US Federal Holidays	Terry Nickens	tnickens@cpadep.com
Flexible Work Arrangements	Internal Management	Your Manager

Medical Insurance – BPA

We will offer all eligible employees health insurance through BPA Administrators. You should always refer to the Benefit Summaries as well for full coverage details. CPA Department will pay 70% of the employee only premium.

Plan Features, Benefits and Coverage		
\$5000 Ded Plan		
Employee Monthly Costs:	YES PHO	
EE \$146.04; EE/SP \$601.84	Network	Non-Network
EE/CH \$449.90; FAM \$905.71		
Covered Preventative Services for Adults	100%	No Benefit
Covered Preventative Services for Women	100%	No Benefit
Covered Preventative Services for Children	100%	No Benefit
Rx and Other Services (No Coverage for Specialty, Compounds, and Non-Preferred Brand Drugs. Preferred Brand not covered, if Generic available)	Subject to Deductible and Coinsurance (Generic and Formulary Drugs only. Compound Drugs are not included.)	No Benefit
InsideRx (When discount card is used the amount paid does not apply to Deductible or Maximum OOP)	Discount Card	Discount Card
Telemedicine - Healthiest You	Included	Included
Coinsurance	80%	60%
Deductible	\$5,000/\$10,000 (Reference Based Pricing)	\$10,000/\$20,000 (Reference Based Pricing)
Annual Co-Pay and Co-Insurance Out of Pocket Maximums (Medical and Rx Co-pays apply to the annual OOP maximums), (Deductible/OOP maximums are embedded)	\$7,900/\$15,800	\$15,800/\$31,600
Office Visits - Primary Care (exam or consultation)	\$25 Copay	Deductible/Coinsurance
Office Visits - Specialist (exam or consultation) (M&N/ Chemical Dependency - included as shown on schedule)	\$50 Copay	Deductible/Coinsurance
Basic labs/X-rays (related to office visit) - LabCorp	\$50 Copay	Deductible/Coinsurance

Plan Features, Benefits and Coverage		
Emergency Room Facilities	\$250 Copay	\$250 Copay
Urgent Care Center & 24-Hour Clinic	\$50 Copay	Deductible/Coinsurance
Hospital Facility and Inpatient Services	Deductible/Coinsurance	Deductible/Coinsurance
Inpatient Visits - Physician	Deductible/Coinsurance	Deductible/Coinsurance
Inpatient Surgery	Deductible/Coinsurance	Deductible/Coinsurance
Attending Physician Surgeon and Anesthesiologist - charges during an inpatient hospital confinement	Deductible/Coinsurance	Deductible/Coinsurance
Outpatient Hospital Services	Deductible/Coinsurance	Deductible/Coinsurance
Office Services - Basic services with earn (does not include pain management, chemo, surgical services)	Deductible/Coinsurance	Deductible/Coinsurance
M&N/Chemical Dependency - Inpatient	Deductible/Coinsurance	Deductible/Coinsurance
Maternity - Facility and Inpatient Services	Deductible/Coinsurance	Deductible/Coinsurance
Transplant Facility	No Benefit	No Benefit
Ambulance Services - Group Services Only (Ground)	Deductible/Coinsurance	Deductible/Coinsurance
Allergy Services	Deductible/Coinsurance	Deductible/Coinsurance
Home Health Care	Deductible/Coinsurance, Limit of 30 visits	Deductible/Coinsurance, Limit of 30 visits
Ambulance Services - Group Services Only (Ground)	Deductible/Coinsurance	Deductible/Coinsurance
Allergy Services	Deductible/Coinsurance	Deductible/Coinsurance
Home Health Care	Deductible/Coinsurance, Limit 30	Deductible/Coinsurance, Limit 30

Medical Miscellaneous Telemedicine

Benefits of Telemedicine

- Access a doctor 24/7
- Search for a nearby doctor, dentist or another provider
- Compare cash vs. insurance pricing for service
- Shop and compare a variety of prescriptions to find the best prices
- Receive benefit and savings reminders
- View up-to-date coverage information

Case Management

Benefits of Case Management

- Minimizes out-of-pocket costs by ensuring the right care, right place, right time
- Coordinates, schedules and navigates your care across multiple care settings
- Monitors your rehabilitation and recovery
- Provides assistance with specialty medication
- Evaluates prescription drug regimens for safety, effectiveness, and lowest-cost option

Disease Management

Managing Chronic Illnesses for Healthier Lives

- Provides care coordination and education for effective self-management
- Monitors your condition to prevent complications and delay disease progression
- Minimizes out-of-pocket costs and helps you avoid ER visits and hospital stays
- Offers health coaching and guidance in navigating your care
- Ensures comprehensive care with one central point of contact

Life Management

- Legal Management
- Financial Services

Gym & Fitness

- Gym & Fitness

The Best You

- What You Need to Know?
- The more you become engaged in your BestLife, the more your BestLife will reward you.
- Program Tracking
- The BestLife Rewards Program will be managed online. Employees must register online in order to participate in the program and verify rewards balances.
- Device Connectivity
- Apple Watches
- Fitbit Wearable Devices
- Garmin Wearable Devices
- Jawbone UP Wearable Devices
- Email Exercise Functionality
- Text Exercise Functionality

Pharmacy

Prescription Drug Coverage

- Many \$0 cost prescription drugs
- Prescription Drug plan for pets
- Online Resources
- Claims History
- Drug Pricing
- Pharmacy Finder
- Formulary Lookup
- Mail order pharmacy services

Dental Insurance – SunLife Insurance

We offer dental to all eligible employees through SunLife Insurance Company. We have provided a brief benefit summary below. The plan applies to Basic and Major Services. The annual maximum is \$1,500. CPA Department will pay 70% of the employee only premium.

Monthly Employee Costs: EE \$14.23 EE/SP \$58.97 EE/CH \$133.43 Fam \$180.79

Member may be balance billed for services received out of network, always ask your provider to file a pre-determination of benefits before treatment begins.

What's covered

Good news! Your plan covers routine services like cleanings and exams at **100%**.

CALENDAR YEAR MAXIMUM	IN-NETWORK	OUT-OF-NETWORK
Type II, III (Basic and Major Services)	\$1,500 per person	\$1,500 per person
Type IV Ortho Service	\$1,000 lifetime per child	\$1,000 lifetime per child

Type I Preventive Services do not count toward your Calendar Year maximum

CALENDAR YEAR DEDUCTIBLE

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	N/A	N/A
Type II, III (Basic and Major Services)	\$50 individual/\$150 family	\$50 individual/\$150 family
Type IV Ortho Services	N/A	N/A

THE PLAN PAYS THE FOLLOWING PERCENTAGE FOR PROCEDURES

PROCEDURE	IN-NETWORK	OUT-OF-NETWORK
Type I Preventive Services	100%	100%
Type II Basic Services	80%	80%
Type III Major Services	50%	50%
Type IV Ortho Services	50%	50%

Vision Insurance – SunLife Insurance

We offer vision insurance to all eligible employees with SunLife Insurance. CPA Department will pay 70% of the employee only premium.

Monthly Employee Costs: EE \$2.28 EE/SP \$9.86 EE/CH \$11.38 Fam \$18.96

Vision Insurance Schedule - Full Service

Benefit	Frequency	In-Network Member Cost	Out-of-Network Benefit
Exam Services WellVision Exam®	1 per 12 Months	\$10	Up to \$45
Laser Vision Correction Discount	Once per eye per lifetime	· Average 15% off the regular price or 5% off the promotional price. · Discounts only available from contracted facilities.	N/A
Lenses Single Lined Bifocal Lined Trifocal Lenticular Necessary Contacts	1 per 12 months	\$25 (lenses and frames)	Up to \$30 Up to \$50 Up to \$60 Up to 100 Up to \$210
Benefit	Frequency	In-Network Member Cost	Out-of-Network Benefit
Lens Enhancements Standard progressive Premium progressive Custom progressive		\$55 copay \$95-\$105 copay \$150-\$175 copay Average savings of 20-25% On other lens enhancements	N/A
Frames	1 per 24 months	· \$130 for the frame of your choice and 20% off the amount over your allowance · \$70 allowance at Costco® and Walmart®*	Up to \$70
Elective Contact Lenses <i>Contact lenses are in place of lenses and frame.</i>	1 per 12 months	· Up to \$60 / 15% savings for your contact lens exam (fitting and evaluation) · \$130 for contact lenses	Up to \$105
Additional Glasses and Sunglasses Discount	20% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or get 20% off from any VSP doctor within 12 months of your last exam.		N/A
Coverage with Retail Providers	*Coverage with retail providers may be different. Check with Costco® and Walmart® for VSP member pricing. The Costco and Walmart allowance is equivalent to the allowance at preferred providers and other retail providers.		

Sun Life Benefits Explorer

Benefits Explorer is Sun Life's newest digital solution to help educate you and prepare you to enroll. Think of it as an employee's digital benefit counselor.

- **Built with the you in mind** – features plain language, short videos, and examples so you have a variety of ways to learn
- **Benefit counselors are just a click away** – you can quickly ask questions via chat, phone or Zoom meeting
- **Create a Personal Benefits Plan** – you can create favorite plans you like as you learn more about benefits

To watch a brief video: (copy and paste in your browser)

<http://links.us.sunlife.com/servlet/MailView?ms=NzEzMDM4MjgS1&r=NTEzNzQ3MzI3OTgxS0&j=MjlzNTE1OTczMAS2&mt=1&rt=0>

Sun Life Health Navigator(A personal advisor for all your healthcare needs)

Health Navigator helps empower employees to confidently make decisions about their health, resulting in a better experience, improved health outcomes and cost savings. This solution provides support for all medical conditions, not just those that are complicated or serious. Health Navigator helps provide employees a personal care advisor to help them on their healthcare journey.

How Health Navigator works for your employees:

Health advocacy - High-touch, highly personalized engagement model delivered by experienced care advisors.

Medical intelligence - In-depth medical knowledge on a wide range of health conditions combined with deep expertise in nuances of the healthcare system.

A better member experience and improved outcomes - Successful navigation of the complex healthcare system Peace of mind regarding healthcare decisions Improved health outcomes, often leading to reduced costs.

Paid Time Off Policy

Please refer to your Employee Handbook for exact details

- All full-time employees are eligible to receive 3 weeks of PTO a year after 90 days of employment, 120 hours will be earned throughout the year.
- PTO is not paid out upon termination.
- Bereavement leave
- Maternity leave: (after 12 months of service)
- Paternity Leave: (after 12 months of service)
- Jury Duty
- Military Duty
- Worker's Compensation
- Unpaid Leave (after 12 months of service)

401(k) Policy

Please refer to your Employee Handbook for exact details

All employees are eligible to enroll in the 401k plan after their first 90 days of employment. •

Our Match

- CPA Department will match 100% of employee contributions up to the first 4% of pay.
- Then 50% of employee contributions on the next 1% of pay.
- Profit Sharing Plan to be determined yearly, depending upon financial results.
- Vesting
- To reward employees, who remain employed by their Employer for a long period of time, the law permits a "vesting schedule" to be applied to certain contributions made by the employer. This means that you will not be entitled ("vested") to all contributions until you have been employed with the Employer for a specified period of time.
- 100% vested contributions. You are always 100% vested (Meaning you are entitled to all of the amounts) in your accounts attributable to the following contributions:
 - salary deferrals
 - rollover contributions
 - safe harbor contributions
 - 0 / 100% - Profit Sharing contributions (Length of Service: min. 12 months of service)

Supplemental Life/Short-Term Disability/Long-Term Disability “Package” (All Three Must Be Purchased As A Package – Available After 90 Days)

Supplemental Term Life Insurance

Build Your Benefit with MetLife's Supplemental Term Life insurance, your employer gives you the opportunity to buy valuable life insurance coverage for yourself, your spouse, and your dependent children group rates. First \$50k is paid by CPA Department.

	Employee	Spouse & Child	
		Spouse ¹	Child
Life Coverage: provides a benefit in the event of death Schedules:	Increments of \$10,000	Increments of \$5,000	Flat Amount: \$1,000, \$2,000, \$4,000, \$5,000, or \$10,000
Non-Medical Maximum	\$50,000	\$25,000	\$10,000
Overall Benefit Maximum	The lesser of 5 times Your Basic Annual Earnings, or \$500,000	\$100,000	\$10,000
AD&D Coverage: provides a benefit in the event of death or dismemberment resulting from a covered accident	Yes (benefit amount is same as Supplemental Term Life coverage)	Yes (benefit amount is same as Supplemental Term Life coverage)	Yes (benefit amount is same as Supplemental Term Life coverage)
AD&D Maximum	Maximum amount is same as Supplemental Term Life coverage	Maximum amount is same as Supplemental Term Life coverage	Maximum amount is same as Supplemental Term Life coverage
Employee Contribution	0% up to \$50,000 (paid for by CPA Department) 100% after \$50,000 benefit	100%	100%

Supplemental Term Life Insurance (continued)

Any purchase or increase in benefits, which does not take place within 31 days of employee's or dependent's eligibility effective date is subject to evidence of insurability. Coverage is subject to the approval of MetLife.

To request coverage:

1. Choose the amount of employee coverage that you want to buy.
2. Look up the premium costs for your age group for the coverage amount you are selecting on the chart below.
3. Choose the amount of coverage you want to buy for your spouse. Again, find the premium costs on the chart below. Note: Premiums are based on your age, not your spouse's.
4. Choose the amount of coverage you want to buy for your dependent children. The premium costs for each coverage option are shown below.
5. Fill in the enrollment form with the amounts of coverage you are selecting. (To request coverage over the non-medical maximum, please see your Human Resources representative for a medical questionnaire that you will need to complete.) Remember, you must purchase coverage for yourself in order to purchase coverage for your spouse or children.

Employee Age	Employee & Spouse Coverage -- Monthly Premium For:						Dependent Child Coverage ² Monthly Premium For:	
	\$1,000	\$10,000	\$20,000	\$40,000	\$50,000	\$100,000	\$1,000	\$2,000
Under 30	\$0.08	\$0.76	\$1.52	\$3.04	\$3.80	\$7.60	\$0.29	
30-34	\$0.10	\$0.96	\$1.92	\$3.84	\$4.80	\$9.60		\$0.58
35-39	\$0.11	\$1.06	\$2.12	\$4.24	\$5.30	\$10.60		
40-44	\$0.12	\$1.16	\$2.32	\$4.64	\$5.80	\$11.60		
45-49	\$0.17	\$1.66	\$3.32	\$6.64	\$8.30	\$16.60	\$1.16	
50-54	\$0.25	\$2.46	\$4.92	\$9.84	\$12.30	\$24.60		
55-59	\$0.45	\$4.46	\$8.92	\$17.84	\$22.30	\$44.60	\$1.46	
60-64	\$0.68	\$6.76	\$13.52	\$27.04	\$33.80	\$67.60		
65-69	\$1.29	\$12.86	\$25.72	\$51.44	\$64.30	\$128.60	\$2.91	
70+	\$2.08	\$20.76	\$41.52	\$83.04	\$103.80	\$207.60		

Supplemental Term Life Insurance (continued)

Features available with Supplemental Life

1. **Grief Counseling³:** You, your dependents, and your beneficiaries access to grief counseling sessions and funeral related concierge services to help cope with a loss – at no extra cost. Grief counseling services provide confidential and professional support during a difficult time to help address personal and funeral planning needs. At your time of need, you and your dependents have 24/7 access to a work/life counselor. You simply call a dedicated 24/7 toll-free number to speak with a licensed professional experienced in helping individuals who have suffered a loss. Sessions can either take place in-person or by phone. You can have up to five face-to-face grief counseling sessions per event to discuss any situation you perceive as a major loss, including but not limited to death, bankruptcy, divorce, terminal illness, or losing a pet.³ In addition, you have access to funeral assistance for locating funeral homes and cemetery options, obtaining funeral cost estimates and comparisons, and more. You can access these services by calling 1-1-888-319-7819 or log on to www.metlifegc.lifeworks.com (Username: metlifeassist; Password: support).
2. **Funeral Discounts and Planning Services⁴:** As a MetLife group life policyholder, you and your family may have access to funeral discounts, planning and support to help honor a loved one's life - at no additional cost to you. Dignity Memorial provides you and your loved one's access to discounts of up to 10% off of funeral, cremation and cemetery services through the largest network of funeral homes and cemeteries in the United States.
3. When using the Dignity Memorial Network you have access to convenient planning services - either online at www.finalwishesplanning.com, by phone (1-866-853-0954), or by paper - to help make final wishes easier to manage. You also have access to assistance from compassionate funeral planning experts to help guide you and your family in making confident decisions when planning ahead as well as bereavement travel services - available 24 hours, 7 days a week, 365 days a year - to assist with time-sensitive travel arrangements to be with loved ones.
4. **Will Preparation⁵:** Like life insurance, a carefully prepared Will is important. With a Will, you can define your most important decisions such as who will care for your children or inherit your property. By enrolling for Supplemental Term Life coverage, you will have in person access to MetLife Legal Plans' network of 14,000+ participating attorneys for preparing or updating a will, living will and power of attorney. When you enroll in this plan, you may take advantage of this benefit at no additional cost to you if you use a participating plan attorney. To obtain the legal plan's toll-free number and your company's group access number, contact your employer or your plan administrator for this information.

MetLife Estate Resolution Services (ERS)⁴ : is a valuable service offered under the group policy. A MetLife Legal Plan attorney will consult with your beneficiaries by telephone or in person regarding the probate process for your estate. The attorney will also handle the probate of your estate for your executor or administrator. This can help alleviate the financial and administrative burden upon your loved ones in their time of need. **Portability⁶:** If your present employment ends, you can choose to continue your current life benefits.

Supplemental Term Life Insurance (continued)

What Is Not Covered?

Like most insurance plans, this plan has exclusions. Supplemental and Dependent Life Insurance do not provide payment of benefits for death caused by suicide within the first two years (one year in North Dakota) of the effective date of the certificate, or payment of increased benefits for death caused by suicide within two years (one year in North Dakota or Colorado) of an increase in coverage. In addition, a reduction schedule may apply. Please see your benefits administrator or certificate for specific details.

Accidental Death & Dismemberment insurance does not include payment for any loss which is caused by or contributed to by: physical or mental illness, diagnosis of or treatment of the illness; an infection, unless caused by an external wound accidentally sustained; suicide or attempted suicide; injuring oneself on purpose; the voluntary intake or use by any means of any drug, medication or sedative, unless taken as prescribed by a doctor or an over-the-counter drug taken as directed; voluntary intake of alcohol in combination with any drug, medication or sedative; war, whether declared or undeclared, or act of war, insurrection, rebellion or riot; committing or trying to commit a felony; any poison, fumes or gas, voluntarily taken, administered or absorbed; service in the armed forces of any country or international authority, except the United States National Guard; operating, learning to operate, or serving as a member of a crew of an aircraft; while in any aircraft for the purpose of descent from such aircraft while in flight (except for self-preservation); or operating a vehicle or device while intoxicated as defined by the laws of the jurisdiction in which the accident occurs.

Life and AD&D coverages are provided under a group insurance policy (Policy Form GPNP99 or G2130-S) issued to your employer by MetLife. Life and AD&D coverages under your employer's plan terminates when your employment ceases, when your Life and AD&D contributions cease, or upon termination of the group insurance policy. Dependent Life coverage will terminate when a dependent no longer qualifies as a dependent. Should your life insurance coverage terminate for reasons other than non-payment of premium, you may convert it to a MetLife individual permanent policy without providing medical evidence of insurability.

This summary provides an overview of your plan's benefits. These benefits are subject to the terms and conditions of the contract between MetLife and your employer and are subject to each state's laws and availability. Specific details regarding these provisions can be found in the certificate.

If you have additional questions regarding the Life Insurance program underwritten by MetLife, please contact your benefits administrator or MetLife. Like most group life insurance policies, MetLife group policies contain exclusions, limitations, terms, and conditions for keeping them in force. Please see your certificate for complete details.

1. Spouse amount cannot exceed 50% of the employee's Supplemental Life benefit.
2. Child benefits for children under 6 months old are limited.

Term Life Insurance (continued)

3. Grief Counseling services are provided through an agreement with LifeWorks US Inc. LifeWorks is not an affiliate of MetLife, and the services LifeWorks provides are separate and apart from the insurance provided by MetLife.

LifeWorks has a nationwide network of over 30,000 counselors. Counselors have master's or doctoral degrees and are licensed professionals. The Grief Counseling program does not provide support for issues such as: domestic issues, parenting issues, or marital/relationship issues (other than a finalized divorce). For such issues, members should inquire with their human resources department about available company resources. This program is available to insureds, their dependents and beneficiaries who have received a serious medical diagnosis or suffered a loss. Events that may result in a loss are not covered under this program unless and until such loss has occurred. Services are not available in all jurisdictions and are subject to regulatory approval. Not available on all policy forms.

4. Services and discounts are provided through a member of the Dignity Memorial® Network, a brand name used identify a network of licensed funeral, cremation and cemetery providers that are affiliates of Service Corporation International (together with its affiliates, "SCI"), 1929 Allen Parkway, Houston, Texas. The online planning site is provided by SCI Shared Resources, LLC. SCI is not affiliated with MetLife, and the services provided by Dignity Memorial members are separate and apart from the insurance provided by MetLife. Not available in some states. Planning services, expert assistance, and bereavement travel services are available to anyone regardless of affiliation with MetLife. Discounts through Dignity Memorial's network of funeral providers are pre-negotiated. Not available where prohibited by law. If the group policy is issued in an approved state, the discount is available for services held in any state except KY and NY, or where there is no Dignity Memorial presence (AK, MT, ND, SD, and WY). For MI and TN, the discount is available for "At Need" services only. Not approved in AK, FL, KY, MT, ND, NY and WA.
5. Will Preparation and MetLife Estate Resolution Services are offered by MetLife Legal Plans, Inc., Cleveland, Ohio. In certain states, legal services benefits are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, Rhode Island. Will Preparation and Estate Resolution Services are subject to regulatory approval and currently available in all states. For New York situs cases, the Will Preparation service is an expanded offering that includes office consultations and telephone advice for certain other legal matters beyond Will Preparation. Please note that certain services are not covered by Estate Resolution Services, including matters in which there is a conflict of interest between the executor and any beneficiary or heir and the estate; any disputes with the group policyholder, MetLife and/or any of its affiliates; any disputes involving statutory benefits; will contests or litigation outside probate court; appeals; court costs, filing fees, recording fees, transcripts, witness fees, expenses to a third party, judgments or fines; and frivolous or unethical matters.
6. Subject to state availability and the maturity age specified in the certificate.

Voluntary Short-Term Disability – Available After 90 Days!

What is Short-Term Disability Insurance?

Short-Term Disability insurance may help replace a portion of your income during the initial weeks of a disability to help you pay your bills and help maintain your current lifestyle. It may help protect you and your income if a sickness or accidental injury kept you from working. The plan is being made available to you through your employer and with the convenience of payroll deduction.

Why Should I Consider Short-Term Disability Insurance?

While most people typically insure their lives and other material assets like homes or automobiles, many overlook the need to help protect one of their most valuable assets – **their ability to work and earn a living.**

When Disability strikes, your ability to earn an income becomes interrupted, however, your monthly bills continue. Would you be adequately prepared to cover present and future financial obligations if you were to fall sick or become disabled and not able to work for a short period?

Consider the Following, 67% of employees surveyed, in MetLife's 17th Annual U.S. Employee Benefit Trends Study, say one of their top five sources of financial stress includes having money to pay bills if someone loses their job.¹ More than 1-in-4 20-year-olds will become disabled before reaching retirement age.²

How is "Disability" defined under the Plan?

Generally, you are considered disabled and eligible for short term benefits if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and are complying with the requirements of the treatment and you are unable to earn more than 80% of your pre-disability earnings at your own occupation.

For a complete description of this and other requirements that must be met, refer to the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

What is the benefit amount?

If you enroll for coverage during your group's initial open enrollment period, you select the amount of weekly benefit that is right for you. Choose any weekly benefit amount in increments of \$50 per week, subject to a minimum of \$100. The maximum benefit amount is 60% of your gross weekly earnings or \$1,500, whichever is less, (rounded down to next \$50 increment).

Voluntary Short-Term Disability (continued)

Monthly Premiums for STD									
Weekly Benefit	Employee's Age								
	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$100	\$5.84	\$5.84	\$5.84	\$5.84	\$5.65	\$6.49	\$8.43	\$9.36	\$9.45
\$150	\$8.76	\$8.76	\$8.76	\$8.76	\$8.47	\$9.73	\$12.64	\$14.04	\$14.18
\$200	\$11.68	\$11.68	\$11.68	\$11.68	\$11.30	\$12.98	\$16.86	\$18.72	\$18.90
\$250	\$14.60	\$14.60	\$14.60	\$14.60	\$14.12	\$16.23	\$21.07	\$23.40	\$23.62
\$300	\$17.52	\$17.52	\$17.52	\$17.52	\$16.95	\$19.47	\$25.29	\$28.08	\$28.35
\$350	\$20.44	\$20.44	\$20.44	\$20.44	\$19.77	\$22.71	\$29.50	\$32.76	\$33.08
\$400	\$23.36	\$23.36	\$23.36	\$23.36	\$22.60	\$25.96	\$33.72	\$37.44	\$37.80
\$450	\$26.28	\$26.28	\$26.28	\$26.28	\$25.43	\$29.20	\$37.94	\$42.12	\$42.52
\$500	\$29.20	\$29.20	\$29.20	\$29.20	\$28.25	\$32.45	\$42.15	\$46.80	\$47.25
\$550	\$32.12	\$32.12	\$32.12	\$32.12	\$31.07	\$35.70	\$46.37	\$51.48	\$51.98
\$600	\$35.04	\$35.04	\$35.04	\$35.04	\$33.90	\$38.94	\$50.58	\$56.16	\$56.70
\$650	\$37.96	\$37.96	\$37.96	\$37.96	\$36.73	\$42.19	\$54.80	\$60.84	\$61.42
\$700	\$40.88	\$40.88	\$40.88	\$40.88	\$39.55	\$45.43	\$59.01	\$65.52	\$66.15
\$750	\$43.80	\$43.80	\$43.80	\$43.80	\$42.38	\$48.67	\$63.23	\$70.20	\$70.88
\$800	\$46.72	\$46.72	\$46.72	\$46.72	\$45.20	\$51.92	\$67.44	\$74.88	\$75.60
\$850	\$49.64	\$49.64	\$49.64	\$49.64	\$48.02	\$55.16	\$71.66	\$79.56	\$80.33
\$900	\$52.56	\$52.56	\$52.56	\$52.56	\$50.85	\$58.41	\$75.87	\$84.24	\$85.05
\$950	\$55.48	\$55.48	\$55.48	\$55.48	\$53.67	\$61.66	\$80.08	\$88.92	\$89.78
\$1,000	\$58.40	\$58.40	\$58.40	\$58.40	\$56.50	\$64.90	\$84.30	\$93.60	\$94.50
\$1,050	\$61.32	\$61.32	\$61.32	\$61.32	\$59.33	\$68.14	\$88.52	\$98.28	\$99.22
\$1,100	\$64.24	\$64.24	\$64.24	\$64.24	\$62.15	\$71.39	\$92.73	\$102.96	\$103.95
\$1,150	\$67.16	\$67.16	\$67.16	\$67.16	\$64.97	\$74.64	\$96.94	\$107.64	\$108.67
\$1,200	\$70.08	\$70.08	\$70.08	\$70.08	\$67.80	\$77.88	\$101.16	\$112.32	\$113.40
\$1,250	\$73.00	\$73.00	\$73.00	\$73.00	\$70.62	\$81.12	\$105.38	\$117.00	\$118.12
\$1,300	\$75.92	\$75.92	\$75.92	\$75.92	\$73.45	\$84.37	\$109.59	\$121.68	\$122.85
\$1,350	\$78.84	\$78.84	\$78.84	\$78.84	\$76.28	\$87.61	\$113.81	\$126.36	\$127.58
\$1,400	\$81.76	\$81.76	\$81.76	\$81.76	\$79.10	\$90.86	\$118.02	\$131.04	\$132.30
\$1,450	\$84.68	\$84.68	\$84.68	\$84.68	\$81.92	\$94.11	\$122.23	\$135.72	\$137.03
\$1,500	\$87.60	\$87.60	\$87.60	\$87.60	\$84.75	\$97.35	\$126.45	\$140.40	\$141.75

Voluntary Short-Term Disability (continued)

Answers to Some Important Questions...

Q. Are my benefits taxable?

A. If you pay your premium with after-tax dollars, your benefit in the event of disability would be tax free. Taxation of benefits can occur if all or a portion of the benefit is paid for with pre-tax contributions³.

Q. Can I still receive benefits if I return to work part time?

A. Yes. As long as you are disabled and meet the terms of your disability plan, you may qualify for adjusted disability benefits.

Your plan offers financial incentives designed to help you to return to work when appropriate, even on a part-time basis. While disabled, you may receive up to 100% of your pre-disability earnings for 24 months when combining benefits, while disabled, you may receive up to 100% of your pre-disability earnings when combining benefits, rehabilitation incentives and other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings. other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings.

With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

The Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as childcare, during the first 12 months of disability.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

Q. Are there any exclusions for pre-existing conditions?

A. Yes. Your plan may not cover disability due to sickness or accidental injury for which you received treatment in the months prior to your participation in the plan. A complete description of the preexisting condition exclusion is included in the Certificate of Insurance/Summary Plan Description provided by your Employer or contact your MetLife benefits administrator with any questions.

Voluntary Short-Term Disability (continued)

Q. Does my benefit have any offsets?

A. Yes. The STD benefit may help replace a portion of your pre-disability earnings, less the income that was actually paid to you for the same Disability from other sources⁴ (e.g., state-mandated benefits, nofault auto laws, sick pay, Workers' Compensation, etc).

Q. Are there any exclusions to my coverage?

A. Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act;
- Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.
- In addition, no payment will be made for any disability caused or contributed to by elective treatment or procedures, such as cosmetic surgery, reversal of sterilization, liposuction, visual correction surgery or in vitro fertilization, embryo transfer procedure, or artificial insemination. However, pregnancies and complications from any of these procedures will be treated as a sickness.

Additionally, no payment will be made for a Disability caused or contributed to by any injury or sickness for which you are entitled to benefits under Workers' Compensation or similar law.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance/Summary Plan Description for specific details or contact your MetLife benefits administrator with any questions.

1. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019
2. Social Security Fact Sheet, <https://www.ssa.gov/news/press/factsheets/basicfact-alt.pdf>, January 2020
3. Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

Voluntary Short-Term Disability (continued)

4. Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources, where permitted to do so.

The “Plan Benefits” provides only a brief overview of the STD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance/Summary Plan Description. If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Short Term Disability (“STD”) coverage is provided under a group insurance policy (Form GPNP99, GPNP15- 2T, GPNP15-3T, or G.2130-S) issued to your employer by MetLife. Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply. Please consult the certificate of insurance for details.

For policies issued in New York: MetLife Disability Income Insurance policies provide disability income insurance only. They do NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Insurance Department. The expected benefit ratio for these policies is at least 50%. This ratio is the portion of future premiums that MetLife expects to return as benefits when averaged over all people with the applicable policy.

MetLife, its agents, and representatives may not give legal or tax advice. Any discussion of taxes herein or related to this document is for general information purposes only and does not purport to be complete or cover every situation. Tax law is subject to interpretation and legislative change. Tax results and the appropriateness of any product for any specific taxpayer may vary depending on the facts and circumstances. You should consult with and rely on your own independent legal and tax advisers regarding your particular set of facts and circumstances.

Changes have been made to your Plan as of the Amendment Effective Date listed above. Please refer to your Certificate of Insurance/Certificate Rider for more details or contact your MetLife benefits administrator with any questions.

Like most insurance policies, insurance policies offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions, limitations, and terms for keeping them in force. Please contact MetLife or your plan administrator for complete details

Long Term Disability (“LTD”) coverage is provided under a group insurance policy (Form GPNP99, GPNP15-2T, GPNP15-3T or G.2130-S) issued to your employer by MetLife. Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

Voluntary Long-Term Disability - Available After 90 Days!

Long-Term Disability (LTD) insurance can help replace a portion of your income if you are unable to work for an extended period of time due to a sickness or accidental injury. It helps to provide the day-to-day peace of mind that comes from knowing that, during the time you would be recovering from a significant event in your life, you may not have to shoulder the additional burden of wondering how you're going to pay for the things that would still have to be paid for.

Why Should I Consider LTD Insurance?

You may have already purchased home, auto and life insurance to protect yourself against the threat of loss. And, you may already have health insurance to protect you against the cost of medical bills. But, have you protected one of your most valuable assets – your ability to work and earn a living?

Nobody ever thinks it will happen to them, but unfortunately, it can. The car accident, the illness, the slip on an icy sidewalk, the fall down steps or off a bike. And, sometimes these events can deprive you of one of your most important and valuable assets—your ability to earn an income. A disability absence from work can potentially last for several years. That's a long time to survive without a steady income. While some people may be able to survive without working for a few months by tapping into their savings, what happens after that? Would you be able to meet your financial obligations if you became disabled and were unable to work for an extended period? Recent statistics have shown:

Only 48 percent of American adults indicate they have enough savings to cover three months of living expenses in the event they're not earning any income.¹ More than one in four of today's 20-year-olds can expect to be out of work for at least a year because of a disabling condition before they reach the normal retirement age.²

Your employer recognizes the need for you to protect your ability to earn an income and is offering you the opportunity to enroll in Long Term Disability insurance coverage from MetLife. The plan is being made available to you with the convenience of payroll deduction, so you don't have to worry about mailing monthly payments.

How is "Disability" defined under the Plan?

Generally, you are considered disabled and eligible for long term benefits if, during your elimination period and the next 24 months you are unable to earn more than 80% of your pre-disability earnings at your own occupation for any employer in your local economy due to sickness, pregnancy or accidental injury, while you are receiving appropriate care and treatment and complying with the requirements of the treatment.

Following the Own Occupation period, you are considered disabled if, due to sickness, pregnancy or accidental injury, you are receiving appropriate care and treatment and complying with the requirements of treatment and you are unable to earn 60% of your pre-disability earnings at any gainful occupation for which you are reasonably qualified taking into account your training, education and experience.

Voluntary Long-Term Disability (continued)

What is the benefit amount?

The Long-Term Disability benefit replaces a portion of your pre-disability monthly earnings, less other income you may receive from other sources¹ during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay etc.).

The Benefit amount is 60% of your pre-disability monthly earnings.

What is the maximum monthly benefit?

The amount of Long-Term Disability benefit may not exceed the maximum monthly benefit established under the plan, regardless of your annual salary amount. The maximum under this plan is \$10,000.

If I do not enroll during my group's initial open enrollment period, can I still purchase coverage at a later date?

Yes, employees who do not elect coverage during the initial 31-day open enrollment period may still elect coverage at future enrollments. You may be required to submit a Statement of Health or meet certain preexisting condition limitations.

When do benefits begin and how long do they continue?

Benefits begin after the end of the elimination period. The elimination period begins on the day you become disabled and is the length of time you must wait while being disabled before you are eligible to receive a benefit. Your elimination period for Long Term Disability is 90 days.

Your plan's maximum benefit period and any specific limitations are described in the Certificate of Insurance/Summary Plan Description provided by your Employer, or contact your MetLife benefits administrator with any questions

Additional Disability Plan Benefits:

Coverage with Your Best Interests in Mind...

When you are ill or injured for a long time, MetLife® believes you need more than a supplement to your income. That's why we offer return-to-work services and financial incentives and assistance in obtaining Social Security Disability Benefits to help you get the maximum benefits from your coverage.

Services to Help You Get Back to Work Can Include:

Nurse Consultant or Case Manager Services: Specialists who personally contact you, your physician and your employer to coordinate an early return-to-work plan when appropriate.

Voluntary Long-Term Disability (continued)

Vocational Analysis: Help with identifying job requirements and determining how your skills can be applied to a new or modified job with your employer.

Job Modifications: Adjustments (e.g., redesign of workstation tools) that enable you to return to work.

Retraining: Development programs to help you return to your previous job or educate you for a new one.

Financial Incentives: Allow employees to receive Disability benefits or partial benefits while attempting to return to work.

The Services of Social Security Specialists: Once you are approved for Disability benefits, Metlife can help you obtain Social Security Disability benefits. Our specialists can guide you through the initial application and appeals processes and may also help you access legal assistance from attorneys or vendors to pursue Social Security benefits.

What is the Monthly premium?

- To determine your premium, refer to the chart below that shows the rates for all ages per \$100 of covered salary
- Select the age banded rate that applies to you

Premiums Rates for LTD								
Monthly Benefit	Employee's Age							
	Under 30	30-39	40-44	45-49	50-54	55-59	60-64	65+
60%	0.173	0.37	0.507	0.69	0.924	1.055	0.824	0.309

- Complete the following premium calculation worksheet

Monthly Premium Calculation Worksheet:	
A. Annual Earnings = <i>PLEASE NOTE: If your annual earnings exceed \$200,000 the premium is based on \$200,000 due to the maximum benefit cap. Use \$200,000 in this calculation.</i>	\$
B. monthly Earnings = <i>(A divided by 12)</i>	\$
C. Your monthly Earnings divided by 100 = <i>(B divided by 100)</i>	\$
D. Estimated monthly Premium you will pay = <i>(C multiplied by the applicable age-banded rate)</i>	\$

Voluntary Long-Term Disability (continued)

Premiums are based on your current age as of the effective date of coverage. At each policy anniversary, future costs will change as your age increases. Due to rounding, your actual payroll deducted premium amount may vary slightly.

Premiums are based on your current age as of the effective date of coverage. At each policy anniversary, future costs will change as your age increases. Due to rounding, your actual payroll deducted premium amount may vary slightly.

Answers to Some Important Questions...

Q. Are my benefits taxable?

A. If you pay your premiums with after tax-dollars, your benefit in the event of disability would be tax free. Taxation of benefits can occur if all or a portion of the benefit is paid for with pre-tax contributions.³

Q. Can I return to work part-time and still receive a benefit?

A. Yes. As long as you are disabled and meet the terms of your disability plan, you may qualify for adjusted disability benefits.

Your plan offers financial incentives designed to help you to return to work when appropriate, even on a part-time basis. While disabled, you may receive up to 100% of your pre-disability earnings for 24 months when combining benefits, while disabled, you may receive up to 100% of your pre-disability earnings when combining benefits, Rehabilitation Incentives and other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings. other income sources such as Social Security Disability Benefits and state disability benefits, and part-time earnings.

With the Rehabilitation Incentive you can get a 10% increase in your monthly benefit.

The Family Care Incentive provides reimbursement up to \$400 per month for eligible expenses, such as childcare, during the first 12 months of disability.

You may be eligible for the Moving Expense Incentive if you incur expenses in order to move to a new residence recommended as part of the Rehabilitation Program. Expenses must be approved in advance.

Q. Are there any exclusions for pre-existing conditions?

A. Yes. Your plan may not cover a sickness or accidental injury that arose in the months prior to your participation in the plan. A complete description of the pre-existing condition exclusion is included in the Certificate of Insurance/Summary Plan Description provided by your Employer.

Voluntary Long-Term Disability (continued)

Q. Can my benefits be reduced?

A. Yes. Your monthly LTD benefit will be reduced by other income you receive or are eligible to receive, such as:

- Workers' Compensation benefits
- Social Security Disability or Retirement benefits
- State or public employee retirement or disability plan benefits
- Third Party Liability payments (minus attorney fees)
- Sick pay
- Salary continuation, vacation pay
- Return to work earnings as outlined in your Certificate

If the total of the other income you receive or are eligible to receive exceeds your LTD monthly benefits, you may still be eligible for a minimum benefit of \$100. Please review your Certificate of Insurance/Summary Plan Description for specific details or contact your benefits administrator with any questions. **Q. Are there any exclusions to my coverage?**

A. Yes. Your plan does not cover any Disability which results from or is caused or contributed to by:

- War, whether declared or undeclared, or act of war, insurrection, rebellion, or terrorist act; • Active participation in a riot;
- Intentionally self-inflicted injury or attempted suicide;
- Commission of or attempt to commit a felony.

For Long Term Disability, limited benefits apply for specific conditions, such as, mental or nervous disorders or diseases, alcohol, drug, or substance abuse or addiction, neuromuscular, musculoskeletal or soft tissue disorders and chronic fatigue syndrome and related conditions.

Other limitations or exclusions to your coverage may apply. Please review your Certificate of Insurance provided by your Employer for specific details or contact your benefits administrator with any questions.

1. MetLife's 17th Annual U.S. Employee Benefit Trends Study 2019
2. Social Security Facts, <https://www.ssa.gov/disabilityfacts/materials/pdf/factsheet.pdf>, Jan 2018
3. Pursuant to IRS Circular 230, MetLife is providing you with the following notification: The information contained in this document is not intended to (and cannot) be used by anyone to avoid IRS penalties. This document supports the promotion and marketing of insurance products. You should seek advice based on your particular circumstances from an independent tax advisor.

Voluntary Long-Term Disability (continued)

The “Plan Benefits” provides only a brief overview of the LTD plan. A more complete description of the benefits provisions, conditions, limitations, and exclusions will be included in the Certificate of Insurance.

If any discrepancies exist between this information and the legal plan documents, the legal plan documents will govern.

Long Term Disability (“LTD”) coverage is provided under a group insurance policy (Form GPNP99, GPNP15-2T, GPNP15-3T or G.2130-S) issued to your employer by MetLife. Like most group insurance policies, MetLife group policies contain certain exclusions, elimination periods, reductions, limitations and terms for keeping them in force. State variations may apply.

¹ Under certain circumstances, MetLife may estimate the amount of income you may receive from other sources.

Bonus Programs

Bonusly: Peer bonus program

- Incentive & Bonus Plan: Incentives for bringing in new clients, increasing services to existing clients, and bonuses based on total firm profitability.
- Recruitment Bonuses: Our recruitment methods include referrals. Our employees know our needs and company culture better than anyone else and are often the best situated to find and recruit new employees to fill open positions.
- Our goal is to provide Employee Referral bonuses for those current employees who help us grow. Employee Referral bonuses policy is dependent on the CPA Department annual profitability and not a guarantee. Bonuses will be distributed at the end of each calendar year.

Employee Assistance Program – Free and Confidential

The Employee Assistance Program (EAP) is a free and confidential benefit designed to help you and your family members successfully manage major life stressors and events by identifying options and making informed choices.

- Counseling Services
- Legal Services
- Financial Services
- Online Work/Life and Wellness Resources

Gusto

HR Platform for Payroll, Benefits, and More

- Cash Accounts: With Gusto Wallet, access savings and spending accounts that earn more interest than traditional bank accounts.
- Cashout: Access to pay between paydays
- Pay Advance
- Interest Bearing Savings Account

Paid Training and Education

CPA Department reimburses 80% of education and training costs for full-time professionals' when approved in advance and directly related to client services, CPA Department reimburses 50% of pre-approved CPE credits for part-time employees.

- Employee Coaching
- On The Job Training
- 1-2-1s and Employment Development Plans
- Progressive Discipline Process

US Federal Holidays

CPA Department's offices will be closed each year for certain US Federal holidays. Holidays will be paid for all full-time employees, and these days off are in addition to your Paid Time Off.

- New Year's Day – January 1st
- CPA Dept Founding Day – April 30
- Memorial Day – Last Monday in May
- Independence Day – July 4th
- Labor Day – First Monday in September
- Thanksgiving Day – Fourth Thursday in November
- Friday after Thanksgiving Day
- Christmas Day – December 25th