## CSOA Full-Time Administrative Staff Benefits Summary

Health Insurance choice of 2 plans: Blue Cross Blue Shield PPO Plus or HMO Illinois. Cost is dependent on base salary and tier (single, employee plus spouse, employee plus child(ren), family) and plan elected. All family members must be enrolled in the same plan.

Dental Insurance choice of 2 plans: Blue Cross Blue Shield traditional plan or Blue Cross DMO. No cost to employee, but must be enrolled in a CSO health plan.

Domestic Partner Benefits of health and dental coverage offered for those in a qualified Domestic Partner relationship.

Life/AD&D Insurance CSOA-paid benefit of one times annual salary of life insurance and accidental death and dismemberment insurance, with a minimum of \$75,000.

Short-term Disability CSOA-paid benefit of 66 2/3% of gross weekly pay to a maximum of \$1,000 per week after greater of 14 days or depleted accrued, sick, vacation and personal time.

Long-term Disability CSOA-paid benefit of 66 2/3% of gross monthly pay to a maximum of \$15,000 per month, 180 days after onset of disability.

Flexible Spending pre-tax salary reduction options to contribute, up to IRS maximum limits per calendar year, for medical and dental expenses not covered by health and dental plans, and/or child or dependent care services necessary for the employee to remain gainfully employed.

*Vacation accrual:* 15 days per year for employees with less than 3 years of employment; up to 10 days may be carried over into the next calendar year. *Sick time accrual:* 1 day per active month of employment to a maximum of 65 days. *Personal days:* 3 days per year pro-rated. *Holidays:* 10 designated holidays per year.

403(b) Retirement CSOA-paid tax-qualified plan: 3% CSOA contribution of employee earnings; 50% CSOA matching contribution up to 2% of voluntary salary contributions, to a 1% maximum of employee earnings.

403(b) Plan voluntary contributions pre-tax and/or post-tax (Roth), up to IRS maximum limits, to a 403(b) plan.

Confidential Employee Assistance Program offering professional assistance to employees and their immediate families.

Transit & Parking pre-tax programs for monthly Mass Transit expenses and/or Qualified Parking to designated maximum limits.

Free tickets per policy for designated concerts at Symphony Center and CSO concerts at Ravinia. Discounted tickets may be purchased when free tickets are not available. Restrictions may apply.

Discount at the Symphony Store (20%). Restrictions may apply.