

Charlie Irwin Painting, LLC

BENEFITS: (Detailed in your Employee Handbook pages 26 & 27)

- **\$50,000 AD&D Life Insurance Policy** – Immediately eligible upon date of hire, CIP provides at no cost to the employee an AD&D Life Insurance Policy through USABLE for every full-time employee. Employees are encouraged to provide Primary and Contingent Beneficiary(s) along with % of benefit upon onboarding.
- **401K Plan** – CIP offers a 401K long term (retirement) investment plan through EMPOWER. Employees must be full-time, 21 years of age and have completed one year of continuous employment at CIP in order to be eligible for enrollment. CIP currently will match employee contributions 100% up to 4% of the employee's weekly earnings if the employee chooses to enroll and contribute to their 401K savings. Open enrollment: June 1 – July 1 and Nov. 1- Dec. 1
- **Holidays** – Immediately eligible on date of hire, CIP provides the following paid holidays.
 - New Year's Day
 - Good Friday
 - Memorial Day
 - Independence Day
 - Labor Day
 - Thanksgiving Day
 - Friday after Thanksgiving Day
 - Christmas Eve
 - Christmas Day
- **Vacation** – Immediately eligible upon date of hire and quarterly prorated, CIP provides five days of paid vacation. Salaried employees should refer to their job offers at the time of hire. One additional day is earned per calendar year up to a maximum of (15) paid vacation days or 120 hours. Up to five vacation days can be carried over and must be used in the following year. CIP will not buy back employee vacation days at year's end. E-mail your vacation request to your supervisor and carbon copy louis@cipaint.com. Vacation is approved on a first come and work schedule basis.
- **EAP (Employee Assistance Program)** – Immediately eligible upon date of hire, The EAP can help you with a wide range of problems or issues that affect your personal life or job performance. It is a free benefit for you and your family members. You will be sent a contact for your phone as well as an introductory video link to introduce the EAP benefits with your family.
- **Group Health Plan** – Immediately eligible upon date of hire, CIP offers a Group Health Plan through Blue Cross of Tennessee. The benefit year for CIP runs from April 1 to March 31 annually. Annual Enrollment occurs once every year in March before the effective date of April 1st. During open enrollment employees are eligible to drop, add, and change your level of coverage on all benefit plans.

New CIP KICKER Benefit - Effective 4/1/24 – Charlie Irwin Painting, LLC is contributing up to \$450/month per full time employee as follows:

- For those enrolled in medical plan 1 it will offset the plan costs but won't exceed those. The amount will vary based on tier and application.

- For those on medical plans 2 and 3 CIP KICKER funds of up to \$450 will apply toward the designated company vendor Health Savings Account, Health Equity, not to exceed IRS limits. Also included are the IRS defined catch-up amounts for those over 55.
 - 2024 HSA Individual Contribution Limit \$4,150
 - 2024 HSA Family Contribution Limit \$8,300
 - 2024 HSA (55yr old), Catch-up Limit \$1,000
- Those who waive medical plans will not be eligible for these contributions.