



BENEFIT HIGHLIGHTS

CTLGroup is pleased to offer comprehensive benefits to our valued employees and their families. Our benefits program encompasses a variety of voluntary plans and programs intended to enhance your life and those of your family members.

Health Benefits

Full time employees (and their eligible dependents) working 30 hours or more are eligible to participate in our health benefits program. Coverage begins the first of the month following date of hire, and premiums are shared between CTLGroup and you. We offer the following health benefits:

- **Medical** – *Two comprehensive plans from BCBS of Illinois to choose from: the PPO plan provides for \$25 office visits and 80% coverage on most other services; the HSA plan is a consumer-directed high deductible health plan that combines with a tax-free Health Savings Account and lets you decide how, when, and where your health care dollars are spent. Both plans offer the same extensive national network of physicians and hospitals with in-network preventative care covered at 100%.*
- **Dental** – *The dental plan provides 100% coverage of most preventative services and coverage for other services including orthodontia.*
- **Vision** – *At no cost to the employee, and only a minimal cost for eligible dependents, CTLGroup offers a discount program on vision expenses including eye exams, lenses, frames, and contact lenses. Laser vision correction benefits are available through approved centers at a discounted rate.*
- **Health Care Flexible Spending Account and a Dependent Care Flexible Spending Account** are available to pay for out of pocket health care, child care, and elder care expenses with pre-tax earnings. *(The Healthcare FSA is not available to those in the HSA medical plan).*

401(k)

Our 401(k) plan helps employees plan for retirement with generous company contributions and the opportunity to put money aside for retirement on a pre-tax or post-tax basis. CTLGroup matches 100% of the first 4% of compensation, and employees are completely vested for this matching contribution at the time of enrollment.

Additional Insurance Coverage

CTLGroup pays 100% of premiums for eligible employees for:

- Life Insurance coverage equal to two times annual salary
- AD&D Coverage
- Short-Term Disability
- Long-Term Disability
- Business Travel Insurance (accidental death or injury)

Employees also have the option to purchase additional life insurance for themselves as well as for their covered dependents.

Professional Development

CTLGroup supports professional development through continuing education, professional licensure and registration, thought leadership opportunities, and participation in professional industry organizations and events.

Tuition Reimbursement

CTLGroup offers financial assistance by reimbursing 100% of up to \$7,500 of tuition and related registration, as well as laboratory fees, during a calendar year, which employees are eligible for after six months of employment.

Paid Time Off

Full time employees are paid for eight company holidays, two personal days, and ten vacation days per calendar year. Vacation times increases after four years of employment. (Vacation and personal time is prorated for new employees.)

Flex Time

CTLGroup recognizes the increasing time demands of its employees so we allow flexibility in work schedules, as long as job responsibilities allow for a flexible schedule, it is agreed upon with management, and employees work an eight hour day.

IP Incentive Plan

CTLGroup rewards innovation and creativity through our intellectual property. The rewards come in various ways, including monetary.

Nationwide Pet Insurance

CTLGroup offers Veterinary Pet Insurance coverage through Nationwide. There are plans available for every budget.