

## Insurance, Flexible Spending Accounts and Retirement Savings Benefits

For the insurance and benefit programs listed below, full-time employees are eligible on the first day of the month following one month of employment with the company.

**Medical:** Medical insurance benefits from United Healthcare provide comprehensive health services through network and non-network doctors and health care facilities. Retail and mail order prescription drug programs are also included. CSI offers four coverage levels: Employee Only, Employee & Spouse, Employee & Children or Family coverage. Employees pay a portion of their medical insurance premium on a semi-monthly basis. CSI has established a tiered system of contributions, whereby employees who earn higher salaries pay a higher percentage of their premiums than those who fall into lower salary ranges. The out-of-pocket deductible for in-network care is \$250 individual or \$500 for a family.

**Dental:** Dental benefits through United Healthcare provide comprehensive dental care through network and non-network dental professionals. Covered treatments include, but are not limited to, routine exams, dental x-rays, oral surgery, endodontics and children's orthodontics. CSI offers two different levels of coverage: Employee Only or Family coverage. Employees pay a portion of their dental insurance premium on a semi-monthly basis.

**Life & Accidental Death & Dismemberment (AD&D):** CSI provides 100% employer-paid life insurance in the amount of 2 times an employee's eligible earnings plus \$10,000, to a maximum of \$110,000. Additional benefit is available if the death is a result of an accident or if an employee loses a hand, foot, or sight. Employee-paid voluntary life insurance is also available.

**Dependent Life:** CSI provides 100% employer-paid life insurance for employee's dependents in the amount of \$5,000 for spouse and each dependent child. Employee-paid dependent voluntary life is also available.

**Long-term Disability:** CSI provides employer-paid group long-term disability insurance through Reliance Standard Life Insurance Company. The coverage provides up to 60% of eligible monthly earnings up to a maximum monthly benefit of \$10,000 per month after a 90 calendar days elimination period.

**Medical Flexible Spending Account:** Employees have the option of contributing up to \$2,850 annually on a pre-tax basis into this account that can be used for reimbursement of eligible medical expenses. The company contributes \$25 per month after the waiting period has been satisfied.

**Dependent Day Care Flexible Spending Account:** Employees may contribute up to \$5,000 annually on a pre-tax basis into this account which can be used to pay for day care expenses for children up to the age of 13.

**Vision:** The plan provides coverage for vision exams, eyeglasses and contact lenses. Four coverage levels (Employee Only, Employee & Spouse, Employee & Children or Family) of voluntary, employee-paid vision insurance is available.

**CSI 401(k) Plan:** The CSI 401(k) Plan uses Fidelity Investments as the Trustee of the plan. Employees can defer up to 60% of their income to the yearly IRS maximums. The company matches up to 3% of base pay earned for any employee who is an active employee on December 31<sup>st</sup>. The match is only contributed once per year. There are more than 22 different fund options that cover a variety of investment styles, and employees have the option of contributing to the plan on a pre-tax basis through the traditional 401(k) or after-tax through the Roth 401(k).

## Paid Time Off Benefits

---

**Sick Time:** After 90 days of continuous employment, eligible employees receive eight (8) sick days per anniversary year. Unused sick time may be carried over (“banked”) from one anniversary year to the next to a maximum of thirty (30) days.

**Vacation Time:** After 90 days of continuous employment, eligible employees may take ten (10) days of vacation per anniversary year. After five (5) years of service, eligible employees may take fifteen (15) days of vacation per anniversary year. After ten (10) years of service, eligible employees may take twenty (20) days of vacation per anniversary year. Up to five (5) days of unused vacation time may be carried over from one anniversary year to the next.

**Personal Time:** After one year of continuous employment, eligible employees receive two (2) personal days per anniversary year.

**Holidays:** Specific days off vary from year to year. However, generally CSI observes the following holidays: New Year’s Day, Good Friday; Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after and Christmas Day.

**Short-Term Disability:** After one (1) year of employment, if an employee is temporarily unable to work due to disability, CSI may offer salary continuation for a limited period depending on length of continuous employment with the company. Benefits are payable based on seniority with the company up to a maximum of 65 work days of short-term disability pay after satisfying a five-day qualifying period. Full pay is provided for covered days during an employee’s short-term disability.

**Other:** CSI also provides paid time off for Jury Duty and Bereavement Leave for covered relatives. The company provides unpaid time for Military Leave.

## Other Benefits

---

**Business Casual Dress:** Dress is Business Casual including jeans.

**Community Involvement:** CSI regularly partners with local charities including United Way, Ronald McDonald House of St. Louis and the American Cancer Society among others. Volunteer opportunities are available.

**Employee Assistance Program (EAP):** Confidential counseling services are available at no cost to the employee. EAP services are provided by H&H Health Associates.

**On-Site Fitness Center:** Employees are welcome to use the fitness center that contains a universal machine, treadmills, stationary bike, stair stepper, elliptical and free weights. There are full shower facilities available.

**Smoke-Free Environment:** No smoking is allowed at all on CSI property. Employees who smoke are required to leave the property completely.

**Wellness Program:** CSI’s employee wellness program, Wellness Works, emphasizes health awareness, promotes healthy lifestyles and aims to prevent illness and injury. Wellness Works features a variety of activities throughout the year, including an annual wellness fair, health screenings, flu shots, health-related lunch and learn sessions and other company sponsored wellness events.

The foregoing information is intended for information purposes only and not to guarantee benefits. Current Summary Plan Descriptions/Plan Documents govern the specific coverage of the plans.