



## BENEFITS SUMMARY 2020

TYPE OF BENEFIT	EFFECTIVE DATE	SUMMARY OF BENEFIT
<i>Medical Insurance</i> Excellus: Signature, Hybrid or Signature Deductible	1 <sup>st</sup> of the month following date of hire	Shared premium
<i>Dental Insurance</i> Guardian	1 <sup>st</sup> of the month following date of hire	Employee Paid
<i>Vision Insurance</i> Guardian	1 <sup>st</sup> of the month following date of hire	Employee Paid
<i>401k Plan</i> Canandaigua National Bank	Must be 18 years of age 1 <sup>st</sup> of the month following date of hire	Employee may contribute up to 100% of annual wages to a maximum of \$19,500 per year. Catch-up contribution of \$6,500 per year for employees 50 years of age or older
<i>401k Employer Match Contribution*</i>	Must be 18 years of age After 1 year of employment	50% match for first 6% of employee contribution (PT employees are eligible if they work 500 or more hours per year).
<i>Tuition Assistance*</i>	After 6 months of employment	Up to \$5,250 annually, or 25% of salary, whichever is less (Eligibility requirements- see HR)
<i>PTO</i>	1 <sup>st</sup> day you accrue	1 <sup>st</sup> year eligible to accrue 96 hours
<i>Paid Holidays*</i>	Upon hire	10 Holidays
<i>Bereavement Leave</i>	Upon hire	Up to 3 days for immediate family member
<i>Military Leave*</i>	Upon hire	Company will pay full salary for up to 10 working days each calendar year
<i>Flexible Spending Account (FSA)</i> Medical FSA  Dependent Care FSA	1 <sup>st</sup> of the month following date of hire	Medical FSA Maximum: up to \$2,750 per year pre-tax Dependent Care FSA Maximum: up to \$2,500 individual per year pre-tax or \$5,000 married per year.
<i>Health Savings Account (HSA)</i> Only available to those enrolled in the Signature Deductible Medical Plan	1 <sup>st</sup> of the month following date of hire	Employee Contribution – Employee plan \$3,550 maximum per year; 2-Person / Family Maximum: \$7,100 per year. Company Contribution: \$1,000 per year Employee plan; \$2,000 per year 2-Person/Family plan Catch up contribution of \$1,000 per year for employees 55 years of age or older.
<i>Recruiting Bonus</i>	Upon hire	Refer to Employee Manual
<i>Life Insurance</i> Cigna	Upon hire	Company paid; 1x annual salary to a max of \$200,000
<i>Supplemental Life Insurance</i> Cigna	1 <sup>st</sup> of the month following date of hire	Employee paid; refer to Benefit Summary for more information
<i>New York State Disability</i> Cigna	Upon hire	Up to \$170 per week; eligible after 7 day waiting period
<i>Supplemental Short-Term Disability</i> Cigna	1 <sup>st</sup> of the month following date of hire	Shared premium – Ultrafab pays \$1.15 per week, balance employee paid; 60% of wages up to \$750 per week ; eligible after 7 day waiting period
<i>Long-Term Disability</i> Cigna	1 <sup>st</sup> of the month following date of hire	Company paid; 60% of wages up to \$7500; eligible after 180 day waiting period
<i>Supplemental Disability Insurance</i> AFLAC	1 <sup>st</sup> of the month following date of hire	Employee paid
<i>Cancer Insurance Policy</i> AFLAC	1 <sup>st</sup> of the month following date of hire	Employee paid
<i>Accident Insurance Policy</i> AFLAC	1 <sup>st</sup> of the month following date of hire	Employee paid
<i>Employee Assistance Program (EAP)</i>	Upon hire	Company paid
<i>Safety Shoe Reimbursement</i>	Upon hire	Up to \$110 (safety shoe) / \$200 Steel toe – See HR
<i>Safety Glasses Reimbursement</i>	Upon hire	Up to (Single) \$90, (Bifocal) \$120; (Trifocal) \$150

\*Benefit available to part-time employees and pro-rated based on the average number of hours worked per week.