








BENEFITS

California Cryobank/FamilyCord Benefit Summary Sheet *The Benefits of Making a Difference*

This is a brief description of Company benefits for eligible employees, which begin first of the month following 30 days of employment. For additional information, please contact Human Resources.

Benefit	Description	Employer Contribution
 Medical Insurance (inc. discount vision plan)	Anthem HMO (Tufts/MA; Oxford/NY) Anthem PPO	90% Employee only 75% Employee only 70% Dependents
 Dental Insurance	Anthem HMO Anthem PPO	75% (Employee only) Buy-up Option
Section 125 Flexible Spending Account	Health Care Reimbursement Account Dependent Care Reimbursement Account Commuter Benefits (Parking/ Transit)	N/A
Life Insurance	A flat \$25,000 life insurance policy	100%
Life/AD&D Insurance	Life: 1x Annual Earnings up to a maximum of \$100,000 AD&D: An additional benefit is payable for Accidental Death & Dismemberment	100%
Disability Insurance	60% of monthly pre-disability earnings (reduced by deductible income) up to a monthly maximum of \$10,000 180-day wait period	100%
 401k Plan	May contribute 1% to 100% of gross salary on a pre-tax basis up to the annual IRS maximum Employee contributions and earnings are 100% vested	Employee-paid
401k Match	401k Match (discretionary) • \$.50 per \$1.00 up to 8% of salary 4-year vesting schedule	4% Maximum Contribution
Paid Time Off (PTO)	Flexible approach to time off for vacation, illness, personal time, appointments, emergencies, etc. – 17 days to start! Begins to accrue on the first day of employment and is available for use on the 61st day of employment	100%
 Holidays	7 Holidays	100%
 Discount Tickets	Discounts for movie tickets, theme parks, ski tickets, theatre, online shopping, travel, special family events, and much more!	100%

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Benefit	Description	Employer Contribution
Employee Assistance Program (EAP)	Confidential service available 24/7 that provides assessment, counseling, and resources to help employees resolve personal issues; also provides referrals for a variety of issues, including child/elder care	100%
Travel Assistance	Provides pre-travel assistance as well as information, referral, transportation, and evacuation services for medical care and other emergencies that may arise during travel	100%
Public Transportation	Up to \$150 reimbursement per month	Partial
Voluntary Legal Insurance	Group rates on legal insurance, inc. phone consultations, document review, Will and Living Will preparation, etc.	Employee-paid
 Voluntary ID Theft Insurance	Group rates on Identity Theft Insurance, inc. credit monitoring and identity restoration	Employee-paid
 Voluntary Pet Insurance	Group rates on pet health insurance, inc. medical problems and conditions related to accidents and illnesses	Employee-paid
Tuition Reimbursement	Reimbursement of up to \$4,000 annually upon completion of the course and receipt of grades. Includes tuition, fees, books, or supplies.	\$4,000 annually
FamilyCord Discount	Employee Total Cost: \$725* Employee Discount: \$1,840 *Exc. Cord Tissue	\$1,840
Family Today / Family Tomorrow Assistance Program	<ul style="list-style-type: none"> • Donor Sperm: Up to Six Free Vials of Donor Sperm and Free Donor Products • Fertility Preservation: Free Sperm and Egg Storage for Employees • Adoption / IVF Assistance-Adoption or IVF Assistance up to \$10,000 per year / \$20,000 lifetime maximum 	Partial
BONUS Bonus	Discretionary annual bonus based on company and individual employee performance	100%