

Overview

The CATIC Family of Companies strives to provide a benefits packet that not only attracts talent, but also retains talent by offering benefits that focus on total wellbeing. The wellbeing of our employees, in all of its facets, is important as we continue to build an inclusive workforce, build community partnerships, and build a stronger presence in the Title Industry. Having a healthy workforce means more than having employees who don't use sick days, it's about having the right tools in place to help employees be the best versions of themselves, even at work.

Legal Notices & Information

- [Machine Readable Files](#)

Details

CORE BENEFITS

- **HEALTH INSURANCE**
The company offers four Cigna high-deductible healthcare plans that include Vision coverage. New employees are eligible for coverage on the first day of the month following date of hire. The company also contributes annually to employees' Health Savings Accounts (HSA) or to employees' Health Reimbursement Accounts (HRA).
- **DENTAL INSURANCE**
The company offers a Cigna Dental PPO Plan. New employees are eligible for coverage on the first day of the month following date of hire. The company pays 100% of the premium for employee only coverage, coverages for spouse, children, and/or family is provided at a cost to the employee.
- **VOLUNTARY VISION**
The company offers an additional voluntary vision plan with EyeMed, which covers hardware only i.e. frames, lenses, contact lenses. New employees are eligible for coverage on the first day of the month following date of hire.

LIFE & DISABILITY BENEFITS

- Our **Group Term Life Insurance, AD&D and Disability Insurance** is 100% paid by the company on behalf of its employees and is provided through The Standard. New employees are eligible for coverage on the first day of the month following date of hire.
- **BASIC LIFE INSURANCE** – The Basic Life benefit amount is equal to 1X annual base salary, up to a maximum of \$250,000.

- **ACCIDENTAL DISMEMBERMENT & DEATH (AD&D) INSURANCE** - The AD&D benefit amount is equal to the basic Life benefit, up to a maximum of \$250,000.
- **SHORT TERM DISABILITY (STD)** – The STD benefit pays 60% of your normal weekly base salary earnings while you are off work due to illness or accidents that are not work related. Payments begin on the first day in the case of an accident and on the eighth day of an illness. Maximum benefit is \$1,000 per week for a maximum of 26 weeks.
- **LONG TERM DISABILITY (LTD)** – The LTD benefits pays 60% of your normal monthly base salary earnings while you are off work due to illness or accidents that are not work related. Payments begin at 180 days, continuing to age 65, if necessary. Maximum benefit is \$7,500 per month. We also provide an enhanced plan for Executives and Officers.

LEAVE BENEFITS

- **Paid Time Off (PTO)** – The company does not distinguish between vacation, personal, floating holiday, or sick time. Our policy is designed to provide you with the maximum flexibility. Leave is earned on a bi-weekly basis but is front loaded for employees’ immediate use. Your default weekly hours & length of service with the company determines the amount you are entitled to as follows:

Step One	18 days of leave	1-4 years of employment
Step Two	23 days of leave	5-9 years of employment
Step Three	28 days of leave	10+ years of employment
- **PAID HOLIDAYS** – The company provides 13 paid holidays per calendar year. *Note that some states have differing holiday lists due to state regulations.
- **PARENTAL LEAVE PROGRAM** – The company pays 100% of the normal base salary earnings for mothers/fathers for up to 12 weeks while you are off work due to (1) the birth of a child; (2) bonding; (3) taking care of a child with a serious health condition; or (4) for the placement of an adopted child or placement with a foster child. For states with mandatory paid family and/or medical leave, this employee benefit is offset by these local paid benefit programs accordingly. Under this leave programs employees are entitled to an additional 12 weeks of unpaid leave, for a total of 24 weeks of leave per calendar year.

VOLUNTARY BENEFITS

- **VOLUNTARY LIFE/AD&D INSURANCE** - Employees have the opportunity to supplement their basic company paid life insurance up to a maximum of \$300,000 with a guaranteed coverage amount of \$100,000 for self, term life insurance coverage for spouse and/or children is also available. New employees are eligible for coverage on the first day of the month following date of hire.



- **AFLAC VOLUNTARY BENEFITS** - The company offers three Aflac voluntary benefits: Critical Illness Insurance; Accident Insurance; and Hospital Indemnity Insurance. New employees are eligible for coverage on the first day of the month following date of hire.

RETIREMENT

- **401K PLAN** – The company offers a 401K retirement plan with Empower. Employees may contribute a percentage of their base pay up to the IRS maximums each year. Newly hired employees are auto enrolled after satisfying eligibility. Employees are eligible to participate in the plan on the first day of the month following date of hire. Eligibility for employer matching is the first day of the calendar quarter following 3 months of employment.
- Employee contributions and earnings are always 100% vested. Any employer matching contributions will be subject to the Plan vesting schedule:

Years of Service	Percent Vested
1	25%
2	100%

- CATIC will match 100% of the first 3% of salary deferred and 50% of the second 3% of salary deferred according to the following schedule:

Employee Deferral	Company Match
1%	1%
2%	2%
3%	3%
4%	3.5%
5%	4%
6%	4.5%

WELLNESS BENEFITS

- **Health and wellness discounts**
- **Employee Assistance Program (EAP)** - The Standard Employee Assistance Program provides 24/7 telephone consultation and referral services to improve your well-being by helping you and your family manage problems before they become an emotional, financial, or legal burden.
- **Travel Assistance** - The Standard Travel Assist provides medical emergency travel assistance services for you and your family while traveling.
- **Education Assistance Program** - All regular employees who work at least 30 hours per week and have completed six (6) months of employment prior to the start of the course are eligible

to participate in the Education Assistance Program. Reimbursement will be provided for job-related and non-job-related courses. The Company will reimburse 50% of the cost of tuition, registration fees, and required fees such as lab or library fees for courses up to \$5,250 per calendar year, provided a grade of C or better is achieved.

- **Employee Wellness Program** - We partner with our insurance and retirement partners to provide employees opportunities each year to participate in several Wellness education webinars (virtual and on-site). As part of our Wellness Program, we have contracted a Wellness Coach to provide employees additional support to create and meet health goals. The Wellness Program focuses on engaging employees to take steps towards improving their Physical, Emotional/Mental, Social, and Nutritional wellness.