












PART-TIME BENEFITS SUMMARY

Delivering WOW experiences!

Part-Time hours would be up to 28 hours per week.

Benefits begin on the first of the month following date of hire. For additional information, please contact Human Resources.

BENEFIT		DESCRIPTION
Medical Insurance (BCBS of Tennessee)	 of Tennessee	<ul style="list-style-type: none"> • Option 1 (Network S) & Option 2 (Network P) – PPO Plans <ul style="list-style-type: none"> ◦ Flex Spending Account • Option 3 (Network S) – High Deductible Plan <ul style="list-style-type: none"> ◦ Health Savings Account
Dental Insurance (BCBS of Tennessee)	 of Tennessee	<ul style="list-style-type: none"> • Covers exams, cleanings, X-rays, child/adult orthodontics and more!
Vision Insurance	 Vision care for life	<ul style="list-style-type: none"> • Vision insurance is provided by VSP (Vision Service Provider). • VSP covers exams, prescription glasses, and contact lenses.
Employee Assistance Plan (Unum)		<ul style="list-style-type: none"> • At no cost to employees. • This program is designed to provide members with assistance concerning such issues as family problems, marital discord, stress, depression, financial issues, and substance abuse.
401(k) Plan (John Hancock)		<ul style="list-style-type: none"> • Employees can contribute a portion of their gross salary on a pre-tax basis, up to the annual IRS maximum. • Roth 401(k): contributions are after-tax and these amounts are generally tax-free when withdrawn.
401(k) Match		<ul style="list-style-type: none"> • The Credit Union will match 100% of the first 3% and 50% of the next 2% (up to 4% out of 5%).
Retirement Pension Plan		<ul style="list-style-type: none"> • New hires are eligible after six months of service • Employee will enter the plan January 1st after completion of the six month requirement.
Corporate Bonus Plan (Non-Commission Staff)		<ul style="list-style-type: none"> • Employees – Up to 5% of gross salary • Managers – Up to 9% of gross salary • Director's and Above – Separate bonus plan
Paid Time Off (PTO)		<ul style="list-style-type: none"> • New Hires: (0-4 years of service) receive 20 days plus an additional 8 birthday hours annually. • PTO is accrued per pay period and will increase as the employee's years of service increase. • Volunteer Time: when volunteering outside of scheduled work hours, time will be reimbursed (hour for hour) up to 16 hours.



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Casual Dress Days		<p>Dress for Your Day (Back Office Staff)</p> <ul style="list-style-type: none"> Allows employees to dress in a manner that reflects their daily responsibilities and interactions. As such, employees can wear more casual attire on any particular workday (jeans and a polo shirt). <p>Dress Down Days (Member Facing Staff)</p> <ul style="list-style-type: none"> Allows employees to have the option of wearing approved, branded logo shirts, jeans/capris, and tennis shoes on Fridays. On Saturdays branches have the option to coordinate what theme the staff wears. <p><i>To participate, employees must donate to the Y-12 FCU Gives Foundation via payroll deduction.</i></p>
Holidays		<ul style="list-style-type: none"> 12 paid holidays
Free High Yield Checking		<ul style="list-style-type: none"> \$10.00 fee waived Tiered dividends Free Visa Rewards Debit Card Free certified check
Free Checks		<ul style="list-style-type: none"> Free checks on certain designs only
Secured Loans		<ul style="list-style-type: none"> 1% off the published rate <ul style="list-style-type: none"> Cannot go below the AFR rate
Unsecured Loan & Access Lines of Credit		<ul style="list-style-type: none"> 2% off the published rate <ul style="list-style-type: none"> Cannot go below floor rates
Credit Cards		<ul style="list-style-type: none"> 6.99% fixed interest rate on a Visa Traditional card during employment.
Employee Credit Card		<ul style="list-style-type: none"> All Y-12 FCU employees can request a Visa Traditional Card with a \$1,000.00 line of credit with no application or credit pull
Home Equity Lines of Credit		<ul style="list-style-type: none"> Employees get the benefit of having no closing costs <ul style="list-style-type: none"> Limited to once per year
Mortgages		<ul style="list-style-type: none"> No origination fee on an employee's first mortgage



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7 Title		<ul style="list-style-type: none"> Employees get a \$250.00 discount on title closing.
Gap Insurance		<ul style="list-style-type: none"> Gap insurance is only \$146 for Y-12 FCU employees
Warranties		<ul style="list-style-type: none"> All warranties are \$200 off for Y-12 FCU employees
Skip Payments		<ul style="list-style-type: none"> No fees on semi-annual skip payments. <ul style="list-style-type: none"> Must qualify Maximum 2 per year
Loyalty Rewards		<ul style="list-style-type: none"> Employees with checking account and direct deposit earn reward points redeemable for cash, gift cards, travel, and credit union product rebates. Points can be combined with VISA Signature credit card points to maximize benefit