

FULL-TIME BENEFITS ELIGIBILITY

On your first day of work:

- · Accrual of paid leave begins
- Can visit CNO Employee Health Clinics ^
- Can visit CNO Wellness Centers ^
- Spouses and dependents of CNO associates can also visit the wellness centers and employee health clinics ^
- May elect to begin contributions to our 401(k), ROTH, or 457 (Housing Associates) retirement account (must be 18+)
- Employee Assistance Program (EAP), a work-based intervention program offering a wide array of wellness services
- Employee discounts ^
- Can enroll in LegalShield
- EVEN (Early Wage Access) for tipped and non- tipped associates

On the first day of the month following 50 days of employment:

(Example = hired on July 8, 2023 = eligible on September 1, 2023)

- · Eligible for Medical, Dental, and Vision plans
- Eligible for Short Term Disability (STD) and Long-Term Disability (LTD) coverage
- Eligible for Life, Accidental Death & Dismemberment insurance coverage
- Eligible for the CNO Employee Prescription Program*
- Eligible for Accident and Critical Illness insurance
- Can use Teladoc, Weight Watchers, and Livongo*
- Eligible for Medical and Dependent Care Flexible Spending Accounts
- Eligible for CNO Employee Education Assistance Program (EEAP), up to \$5,000 in tuition reimbursement per calendar year

Following 90 days of employment:

- Associates will be auto-enrolled in the CNO 401(k) plan, unless they choose to opt out.
- Required enrollment in the 401(a)-retirement account (Housing associates only)

Following one year of employment:

- Employer match eligible in the CNO 401(k) and/or ROTH(up to combined 5%) on the first of the quarter following your first anniversary
 - Example: anniversary on March 15, 2023 = match will begin on April 1, 2024.

PART-TIME BENEFITS ELIGIBILITY

On your first day of work:

- Can use CNO Employee Health Clinics ^
- Can use CNO Wellness Centers ^
- Spouses and dependents of CNO associates can also visit the wellness centers and employee health clinics. ^
- Can elect to begin contributions to our 401(k) or ROTHretirement account (must be 18+)
- Employee Assistance Program (EAP), a work-based intervention program offering a wide array of wellness services
- Employee discounts ^
- Can enroll in LegalShield
- EVEN (Early Wage Access) for tipped and non- tipped associates

Following 90 days of employment:

 Associates will be auto-enrolled in the CNO 401(k) plan, unless they choose to opt out.

On the first day of the month following 50 days of employment:

(Example = hired on July 8, 2023 = eligible on September 1, 2023)

•Eligible for CNO Employee Education Assistance Program (EEAP), up to \$5,000 in tuition reimbursement per calendar year (avg. 20 hours per week)

On the first day of the quarter following a year of qualified employment and working 1,000 total hours $^\Delta$ or more in your first year:

- If enrolled, Employer match in the CNO 401(k) and/or ROTH (up to combined 5%) on the first of the quarter following your first anniversary
 - Example: anniversary on March 15, 2023 = match will begin on April 1, 2024.

On the first day of the month following a year of qualified employment after working 1250 hours $^{\Delta}$ or more:

- Eligible for Short Term Disability (STD) and Long-Term Disability (LTD) coverage.
- Eligible for Life, Accidental Death & Dismemberment insurance coverage.
- Can elect to enroll in Accident and Critical Illness insurance

VARIABLE HOUR BENEFITS ELIGIBILITY

On the first day of the month following a year of qualified employment after working 1560 hours $^{\Delta}$ or more:

 Both Part-Time and Variable Hour associates become eligible for medical plans, prescription coverage, Teladoc, Livongo, and Weight Watchers

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- * In order to use Teledoc, Weight Watchers and the CNO Employee Prescription Program, you must be enrolled in a CNO medical plan.
- Must have Employee ID Badge.
- ^A Number reflects actual hours worked, not scheduled hours.



Choctaw Nation Employee Benefits

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