



# **CAYUGA ADDICTION RECOVERY SERVICES**

## **Benefits Information for**

### **Part Time Employees**

***The mission statement of Cayuga Addiction Recovery Services:***

***"A professional community resource providing caring and effective recovery services dedicated to improving quality of life by promoting individual dignity and respect for all"***

**Ithaca Alpha House Center, Inc. DBA  
Cayuga Addiction Recovery Services**

**Benefits Program for Part Time Employees**

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## CAYUGA ADDICTION RECOVERY SERVICES

BUSINESS OFFICE  
38 E. Main Street  
P.O. Box 724  
Trumansburg, NY 14886

Phone: 607-387-5535  
Fax: 607-387-5526  
Web: [www.carsny.org](http://www.carsny.org)

### **Welcome to Cayuga Addiction Recovery Services**

As a part time employee of Cayuga Addiction Recovery Services, you will have the opportunity to participate in certain portions of our employee benefits program. Specifically, you are eligible to receive services from our Employee Assistance Program, you are eligible to enroll in our 401(k) Retirement Plan and, in certain circumstances, you are eligible for paid holiday time.

Attached to this letter is a brief summary of the benefit options as well as brochure regarding the 401(k) Retirement Plan and the Employee Assistance Program. You may also refer to specific sections of your personnel manual for more detailed information about these benefits.

In the event that you have specific questions would like to receive more detailed information about any of these benefit plans, please feel free to contact me at (607) 387-5535.

Again, welcome to Cayuga Addiction Recovery Services, we look forward to working with you.

Sincerely,

A handwritten signature in blue ink that reads "Susan Oaks".

Susan Oaks  
Chief Financial Officer

## Cayuga Addiction Recovery Services

### Summary of Benefits For Part Time Employees Hired On Or After July 1, 2004

Benefit Category	Description of Benefit
Holiday Time	<p>Part time employees will be paid for holidays that fall during the employee's regularly scheduled work week. Holiday pay is limited to 7 hours or the employee's regular work schedule, whichever is less.</p> <p>Employees required to work on a designated agency holiday will receive an alternate day off.</p> <p><b>See Section 601.06 of the Personnel Manual for a complete description of this benefit.</b></p>
401(k) Retirement Plan	<p>CARS sponsors a 401K retirement plan administered by Benefit Plans Administrative Services. Employees may contribute to the plan on a pre-tax basis beginning with the first day of employment.</p> <p>CARS provides a match of all employee funds invested in the plan after completion of one year of services that consists of at least 1000 hours. Employees must be at least 21 years of age to receive the matching contribution. Matching contributions by CARS are made according to a schedule that is based on years of service and employment classification.</p> <p><b>See Section 602.04 of the Personnel Manual for a complete description of this benefit.</b></p>
Employee Assistance Plan	<p>CARS provides an Employee Assistance Program to its staff members through Employee Network Incorporated (ENI). You will receive more detailed information about the specific services offered by ENI at the time you are hired.</p> <p><b>See Section 602.05 of the Personnel Manual for a complete description of this benefit.</b></p>
Enhanced NYS Disability	<p>NYS requires employers to carry disability insurance on its employees to provide a cash benefit in the event an employee becomes disabled as a result of a non-work related accident, injury or illness. The minimum requirement for employers is to provide benefits of 50% of average weekly wages with a maximum benefit of \$170 per week for up to 26 weeks.</p> <p>CARS provides an Enhanced NYS Disability policy for its employees that provides a benefit of 50% of average weekly wages with a maximum benefit of \$255 per week for up to 26 weeks.</p> <p>CARS provides Enhanced NYS Disability coverage for its employees at no charge. Coverage begins with the first day of employment.</p> <p><b>See Section 602.06 of the Personnel Manual for a complete description of this benefit.</b></p>

Family & Medical Leave	<p>CARS provides Family and Medical Leave (FML) for employees who have worked for CARS for at least 12 months and have worked at least 1250 hours in the period 12 month period. A maximum of 12 weeks FML is available when there is a qualifying event, such as:</p> <ol style="list-style-type: none"><li>1. The birth, adoption or foster care placement of a child</li><li>2. The care of a son, daughter, spouse, parent or domestic partner with a serious health condition.</li><li>3. The care of the employee's own serious health condition.</li></ol> <p><b>See Section 601.12 of the Personnel Manual for a complete description of this benefit.</b></p>
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# Plan Highlights

## Ithaca Alpha House Center, Inc. 401(k) Plan

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The Ithaca Alpha House Center, Inc. 401(k) Plan has been designed to provide you with many valuable advantages – advantages that can save you money today as well as providing for a secure future. By participating in the plan, you:

- Build an excellent source of retirement income;
- Lower your current taxable income by contributing a portion of your pay to your 401(k) account. This actually reduces your current state and federal income tax
- Pay no taxes on the earnings until you withdraw the money.
- Take advantage of professional fund management as you elect where to invest your money.
- Access information about your account through the convenient toll-free Voice Response System, *BPAline*, or by visiting the BPA Website at [www.bpah.com](http://www.bpah.com).

### Participation in the Plan

You are eligible to participate in the 401(k) portion of the Plan on the first day you perform one (1) hour of service. You are eligible to participate in the matching portion of the Plan if you are Age 21 or older and have completed one year of service with a minimum of 1,000 hours. Once you have completed the initial eligibility requirements, you may receive a matching contribution immediately. You enroll in the 401(k) portion of the Plan by completing an Enrollment and Fund Election form.

### Normal Retirement Age

You will be eligible to retire upon the later of attaining Age 65, or the 5<sup>th</sup> anniversary of Plan Participation.

### Form of Benefit

For all Participants who terminate their service:

- The normal Form of Benefit you will receive is a Lump Sum. You may choose to roll your account balance into an IRA or another Employer's Qualified Retirement Plan.
- You may choose Installment Payments as an alternative form of payment.
- You may leave your money in the Plan if your vested account balance is over \$5,000.

### Distributions Upon Termination

If you terminate employment before your retirement age, you may take a distribution of your vested account balance as soon as administratively feasible, following the date on which a distribution is requested or is otherwise payable. A \$50 distribution fee is charged against your account at the time of distribution.

### Death and Disability Benefits

In the case of your death, your beneficiary will receive 100% of your account balance. If you are deemed totally disabled by the Company while still employed, your Employer account will become 100% vested.

### Vesting

You are always 100% vested in your contributions and Employer Matching Contributions. Employer Additional Discretionary Contributions shall vest under the following schedule:

1 <sup>st</sup> Year	0%	2 <sup>nd</sup> Year	50%	3 <sup>rd</sup> Year	100%
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You must work 1,000 hours during a Plan Year to receive credit for vesting for that Plan Year. All Years of Service with the Employer will be counted for vesting purposes.

### Employee Contributions

Pre-tax Employee Contributions are made into your account through automatic payroll deduction. You may elect to contribute between 1% and 75% of your pay. These percentages should be in increments of 1%.

- Your pay includes all earnings from your Employer.
- These contributions are pre-tax contributions because they are deducted before federal and state taxes are withheld.
- The maximum you may contribute for 2014 is \$17,500. This amount is adjusted each year for inflation by the Internal Revenue Service.

You may change your contribution percentage once per calendar quarter. Contact the CARS Business Office for the necessary forms.

**Catch-Up Provision** Individual age 50 and older will be permitted to make additional contributions to the plan for 2013 the maximum amount is \$5,500.

### **Employer Matching Contributions**

To assist you with your savings, Ithaca Alpha House will contribute a discretionary amount based on the amount you contribute to the Plan.

### **Employer Discretionary Contribution**

At the Employer's discretion, an additional contribution may be declared at the end of the Plan Year. You must have met the eligibility requirements (Age 21, 1 Year of Service, 1000 hrs) and be actively employed on the last day of the Plan Year to receive the additional discretionary contribution.

### **Rollover Contributions**

You may roll over assets from any former employer's qualified plan, or from any conduit IRA rollover account, into this Plan at any time after your employment date.

### **Tax-Deferred Contributions**

All your contributions are paid into a Trust Fund set up solely for the participants in the Plan. Your money will grow tax-deferred, which means you will not owe income tax on your principal investments or earnings until you actually take a distribution of your benefits from the Plan.

### **Participant Loans**

Loans from the Plan will be permitted with certain restrictions. You may have only one outstanding loan at a time. The minimum loan amount will be \$1,000 and the maximum loan amount will be the lesser of \$50,000 or ½ of your vested account balance. There will be a \$50 Loan Origination Fee charged to your account as well as a \$25 annual maintenance fee. The maintenance fee is due on the first day of each Calendar Year. All loan payments will be made through payroll deduction each pay period.

### **In-Service Withdrawals**

Hardship withdrawals are permitted for medical expenses of immediate family members, college tuition of immediate family members, purchasing your principal residence or preventing foreclosure/eviction from your principal residence. The law requires that your pre-tax contributions be suspended for 6 months from the date of the hardship withdrawal.

### **Benefit Statements**

You will receive quarterly benefit statements.

### **Investment Management Services**

Community Bank, N.A. (CBNA) has been retained by Ithaca Alpha House to select and monitor the Plan Funds and serve as Plan Trustee. The monthly fee charged to your account will be .000833 (or .08 cents per \$100 invested, charged monthly) CBNA has selected the following investment options. **Before making any fund selections, please ask to see that Fund's prospectus.**

You may change your investment choices and/or transfer your current fund balances among the various investment funds at any time by calling the *BPA* line 1-866-401-5272; or by visiting the *BPA* website at [www.bpas.com](http://www.bpas.com).

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\*This is not the complete description of your Plan, but only highlights its principal provisions, and not every limitation or detail of the Plan is included. Every attempt has been made to provide concise and accurate information. However, if there is a discrepancy between this booklet and the official Plan Document, the Plan Document shall prevail.

**Ithaca Alpha House Center, Inc. DBA  
Cayuga Addiction Recovery Services**

**Click here to access our Retirement Planning Guide and Resource Center**

<http://www.sponsorportal.com/SponsorsPortal/index.cfm?custno=908fbf4a-3290-4eea-a212-20d4ef4c52d1&plan=ebn726203>



**Cayuga Addiction Recovery Services**

**401K Plan Schedule of Matching Contributions  
Effective Jan. 1, 2013**

<b>Employment Classification</b>	<b>Years of Full Time Service</b>	<b>Percentage Matching Contribution</b>
<b>Non Exempt (hourly)</b>	1 - 2 years*	30.00%
	2 - 5 years	40.00%
	5 years +	50.00%
<b>Exempt (salaried)</b>	1 - 2 years*	50.00%
	2 - 5 years	60.00%
	5 years +	70.00%

**\* Note: 401K matching contributions begin after completion of one year of service that consists of at least 1000 hours**

**To obtain more information about our retirement plan benefits, please contact:**

**Benefit Plans, (Please note: You must tell Bob that you are an employee of Ithaca Alpha House Center, Inc.)**  
**Bob Malczyk**  
**315-735-8322 ext. 6908**



# Financial Services



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1.800.EAP.CALL (1.800.327.2255)  
or log-on at [www.eniweb.com](http://www.eniweb.com)

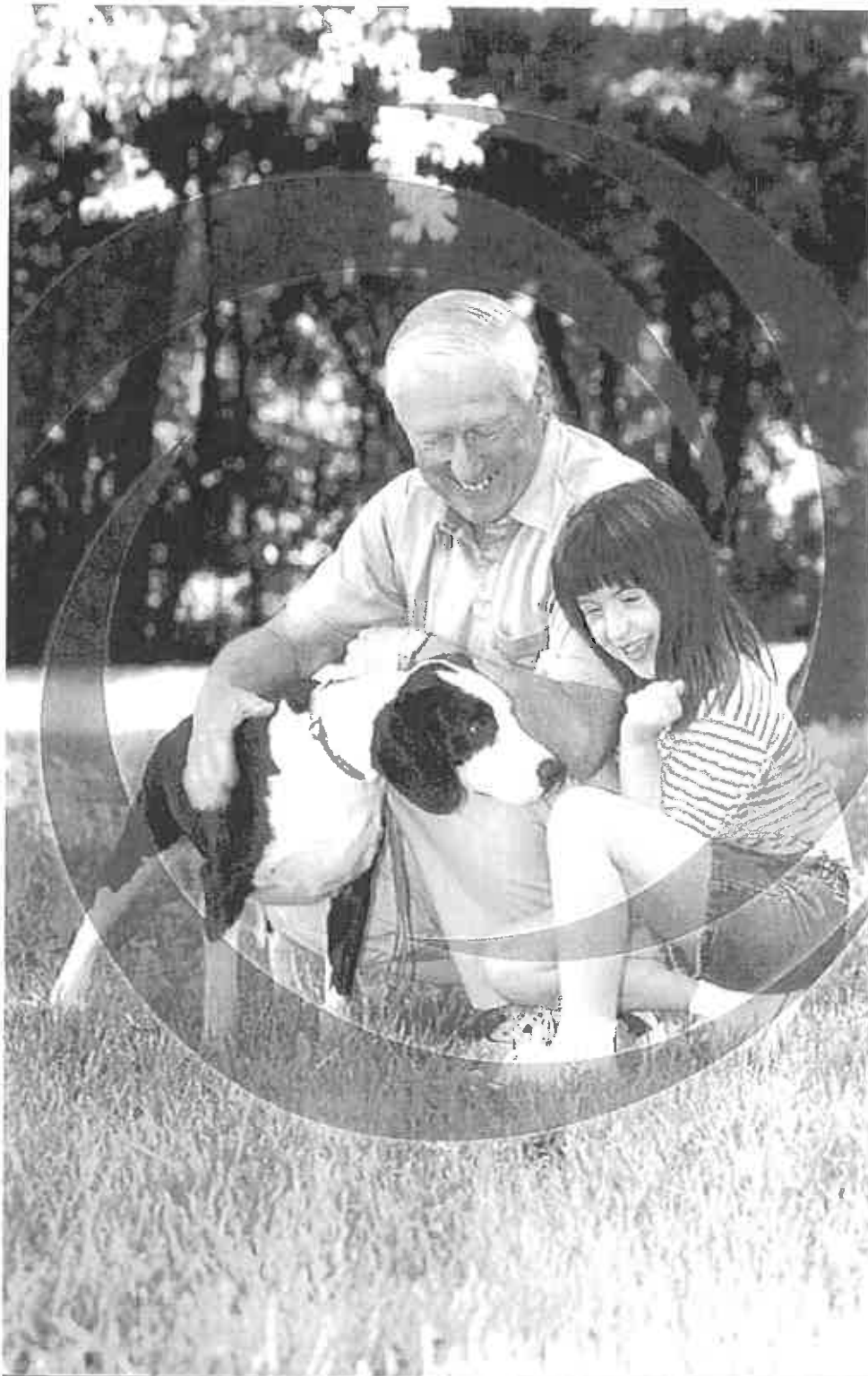
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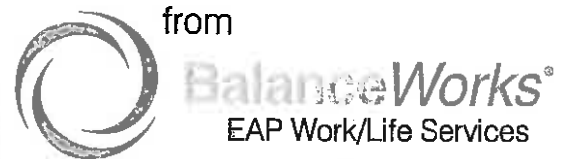
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**Available to you and your  
eligible family members!**



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