

BENEFITS GUIDE

UNITED STATES - 2024



CURRENCY EXCHANGE
INTERNATIONAL





OUR BENEFITS INCLUDE:



Medical Insurance



Basic Life Insurance



Dental & Vision Insurance



AD&D and Disability Insurance



Health Savings Plan (HSA)



Additional Benefits

Let's Talk **Benefits.**

Welcome to our comprehensive employee benefits program. At CXI, we believe that taking care of our employees is the key to our success. That's why we're proud to offer a wide range of benefits designed to help you lead a healthier, more secure life.

We hope that this brochure provides you with all the information you need to make the most of your benefits package. Thank you for being a valued member of our team!

Your Benefits at a Glance

Health Benefits

Medical Plan Options

CXI offers two national network **United Health Care** plans*, giving you the ability to choose what is best for you and your family.

There are also in-network and out-of-network medical care services for both plans.

Dental & Vision Plans

CXI offers national network **United Health Care** plans*, two for dental and one for vision, with additional in-network and out-of-network services.

*For additional information on coverage, please download the detailed plan summaries or view our cataloged Benefits Session on CXI University.

Insurances & Disability*

Life Insurance

Basic Life insurance covers 100% of monthly insurance premiums.

Accidental Death and Dismemberment Insurance covers 100% of monthly insurance premiums.

Short & Long-Term Disability

Short-Term Disability coverage equal to 60% of covered earnings, up to a maximum benefit of \$900 per week. Benefits for one period of disability, will be paid up to a maximum of 24 weeks.

Long-Term Disability coverage provided at 60% of your base pay; CXI will pay 100% of monthly insurance premiums.

Financial Planning

401(k) Savings Plan

Company Matching Contribution: CXI matches annually dollar for dollar up to 5% of your eligible base pay.

The plan has the yearly contribution restriction. You must be 21 years old or older and work 20 hours or more per week.

Health Savings Plan (HSA)

If an employee selects HSA Compatible/ High Deductible Health Plan (HDHP), CXI will provide a weekly match for employee, employee/child, employee/spouse, and employee/family.

Tuition Reimbursement

Approval is on a first-come, first-served basis. Certification and/or education reimbursement must be position-related, and HR approved prior to employee enrollment.

WELLBEING

Taking care of you in and out of the office.

There are moments when you need to care for yourself or a loved one, welcome a new life into the world, or recover from an illness.

Get the support you need to foster personal resilience and help make important choices when they matter most. Our well-being programs are designed for meeting you in your life moments.

- Time Off and Leaves
- Confidential support from licensed mental health professionals
- Health and fitness app, AbleTo*
- Educational & engagement programs, Rally digital health experience*
- 1-year Peloton App Membership*
- 1-year of Apple Fitness+*

*Resources available when enrolled in CXI-sponsored medical plan

Wellbeing Programs

Time Off and Leave

Vacation

Annual vacation entitlement of **80-160 hours** depending on job level, number of hours/days worked per week, and length of service.

Holidays

CXI includes **11 paid holidays** per year.

New Parent Leave

For both male and female employees who have been employed full-time at CXI for 2+ years will be provided **4 weeks of paid leave** that has to be utilized **within 12 weeks** after birth of a child.

Bereavement Leave

Three-day absence with pay is granted to an employee suffering a death in his/her immediate family.

Sick/Personal Days

Up to 5 days (or 40 hours) of paid sick time per year as well as a floating personal day and wellness day.

Health & Fitness

Wellness Programs

We offer programs and services including the Rally Wellness Program*, Real Appeal Weight Loss Program*, and Quit for Life Smoking Cessation Program*.

Health and Fitness Apps

AbleTo app* encourages healthy activity levels and nutrition through tracking and goal setting. Also includes a 1-year membership to Apple Fitness* and Peloton app*.

Office Ergonomics

Upon employee request, CXI will perform an ergonomic assessment and if recommended order ergonomic workplace equipment.

CXI Critical Illness Leave

Employees who have been employed 2+ years with CXI will be provided 4 weeks of paid leave that has to be utilized during the requested leave.

Other Perks

Time Off for Volunteer Work

You will receive 2 (two) paid day offs for full time employees to volunteer for a non-profit.

Professional Memberships

The professional membership must be selected by the employee and direct supervisor and approved by HR.

Paid Lunch Break & 37.5 Hour Work Week

CXI offers a paid 30-minute lunch break during an employee's 8 hour work-day.

Commuter Reimbursement

CXI will pay the toll, bus or metro cost from an employee's primary place of residence to and from their CXI work location (based on your location).

*Resources available when enrolled in CXI-sponsored medical plan

Celebrating Each Other

For more than 10 years, CXI has been driven by our commitment to be Customer-First. We are a diverse community of experts who channel a shared passion and collaborative approach into the excellence of Customer-First service. Inclusion is what we celebrate, integrity is our source of pride, and innovation is how we transform the future.

Kudos Awards

At CXI, every day is Employee Appreciation Day! Give your co-worker a Kudos and they'll get featured in the next Town Hall presentation.

Task Committees

We have the **Social Committee**, **Values Recognition Subcommittee**, and **Culture Task Force**, all of which help organize events to bring our employees together in unique ways.

RECOGNITION





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