

Benefits

At CWS, our vision is a world where everyone has food, voice, and a safe place to call home. We cannot do it without our team members. For this reason, providing our team with a competitive salary and benefits package is important to us.

As a CWS Team Member, you would be eligible to take part in our benefits program. Your coverage will become effective 30 days following your hire date. Premiums are on a sliding scale which is based on your annual earnings and withheld from your bi-weekly paycheck. The cost share percentage ranges from 10% to 35%, with CWS paying the difference in the full cost of the plan. If you are insured under an alternative medical plan, you may opt out of the CWS medical insurance and will receive an opt-out credit each pay period.



Medical

With three plans to choose from, you can choose a plan that is affordable and will meet your healthcare needs.

- \$800 Deductible Plan with Co-pay
- \$1,500 Deductible Plan with HSA option
- \$2,850 Deductible Plan with HSA option



Vision

Glasses or contact lenses can be expensive, but with our vision insurance, you get an eye exam and a generous allowance for the purchase of glasses or contact lenses.



Dental

You have two dental plans to choose from based on your family's dental needs.

- Premier Dental - \$2,500 dental benefits
- Enhanced Dental - includes orthodontic coverage



Nutrition

One on one sessions with a Husk Dietitian provides nutrition counseling covered under the CWS medical insurance.

- Stress, Sleep and Diet
- Mindful and Intuitive Eating
- Meal Planning and Recipes
- Diabetes Management
- Disease Prevention

CWS offers pre-tax savings and spending accounts to help you offset your out-of-pocket expenses.



Health Savings Account (HSA)

Save money by pairing HSA with the high deductible health plans. Funds in this account can be invested and rolled over from year to year.



Medical Flexible Spending Account (FSA)

Save money by reducing your taxable income and choose how much you'd like to save, for medical expenses, before tax deduction.



Commuter Benefits

Pay your transit or parking expenses with pre-tax dollars.



Dependent Care Flexible Spending Account

Use pre-tax money to pay for child and elderly care expenses.

At CWS, we understand the importance of securing your family's future. We will provide you with a basic level of life and disability insurance and options to purchase added coverage as needed.



Basic Life and AD&D (Accidental Death and Dismemberment)

CWS will provide you with \$50,000 of term life insurance and \$50,000 of Accidental Death and Dismemberment coverage at no cost to you.



Supplemental Life and AD&D

You have the choice to purchase added life and accidental death insurance up to 7 times your annual earnings plus coverage for your spouse or children.



Aflac Coverage

Whole Life The plan includes coverage for yourself, your spouse, and dependent children aged 15 days old to 24 years.

Accident coverage will pay a cash benefit for a wide range of accidental injuries.

Hospital Indemnity Will pay a cash benefit for hospital admission.

Critical Illness Will pay a cash benefit for certain serious illness diagnosis.



Short-Term Disability

You will be covered under the CWS policy at no cost, which will provide a benefit of 60% of your earnings for up to six months of disability.



Long-Term Disability

Designed to start when short-term disability ends. Will provide 60% of your earnings.



Employee Assistance Program (EAP)

No-cost, confidential support in challenging life situations. We provide our team members with 24/7 phone/online support and eight face-to-face visits.

- Emotional Support
- Work-Life Balance
- Legal Guidance
- Financial Resources
- Online Support
- Wellness Resources
- Educational Materials
- On Demand Training

Retirement



With our 403(b) Retirement Plan, you can build your retirement nest egg with a traditional pre-tax, or a Roth post-tax option. You can begin saving right away or join the plan when you are ready. The plan has investment options to choose from, including Target Date options and Environmental Social & Governance (ESG) choices.

CWS will begin contributing 5% following one year of employment, increasing to 7% following in year five, and 9% in year 15. CWS contributions to your retirement plan vest over time with 100% vesting in your sixth year of employment.

Time OFF



We value the importance of work-life balance. As a CWS Team member, you will receive a generous amount of vacation and sick time accrued each month, with three (3) personal days and fourteen (14) paid holidays.

Parental Leave

Paid leave is available after one year of service for up to four weeks due to child birth or adoption.

Family & Medical Leave

FMLA is available for eligible team members with up to 12 weeks of unpaid leave for certain family and medical reasons

