



Benefit Summary Sheet

CapMetro offers comprehensive benefits designed to support your overall wellbeing. These benefits empower you and your covered family members to lead a healthy lifestyle, with resources for physical health, emotional well-being, financial security, and discounts. We've got you covered!

Benefit	Benefit Overview
Medical Insurance	CapMetro offers three medical plans to support your health and well-being, giving you flexibility to pick the option that best fits your needs and budget. Choose from a Core PPO Plan, a Buy-Up PPO Plan, or a High-Deductible Health Plan (HDHP). In-network preventive health visits are covered at 100% of the cost with all medical plans. Prescription benefits are embedded into your elected plan.
Dental Insurance	Keep your teeth healthy and your smile bright with the CapMetro dental benefit plan. Dental coverage includes two preventative exams per plan year, progressive dental services as well as pediatric orthodontia. Crowns, inlays, overlays, dentures, and bridges are covered at 50% after your deductible is met. The CapMetro dental plan also includes a rollover benefit which provides participants with an increased maximum annual benefit allowance for the following plan year if you visit your dentist at least once per year.
Vision Insurance	With coverage for exams, lenses, and eyewear, the CapMetro vision plan emphasizes the importance of regular eye exams to maintain vision health as well as detect potential vision issues early. Our vision plan covers one eye exam every 12 months (with the option of contacts or glasses) and offers a discount on a second complete pair of frames.
Flexible Healthcare Spending Account	Healthcare Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars for qualified healthcare expenses and can be paired with any PPO medical plan. Annual contribution limits are based on IRS regulations.
Flexible Dependent Care Spending Account	The Dependent Care Flexible Spending Account (DCFSA) offers the ability to pay for eligible dependent care or daycare services with before-tax dollars. CapMetro offers an employer contribution towards eligible participants' DCFSA through the Dependent Care Stipend Program.
Health Savings Accounts	Participants in the CapMetro HDHP are eligible to make pre-tax contributions to a Health Savings Account (HSA) and receive an annual employer contribution to their HSA. Once HSA account balances exceed a specific threshold, you may invest the funds to enhance your savings tax-free.
401(k) and 457(b) Retirement Savings Plans	CapMetro Offers 401(k) and 457(b) retirement savings accounts, which allow both pre-tax and Roth contributions. Our retirement plans feature diverse investment options, auto-enrollment, and auto-increases. Eligible employees may contribute additional catch-up contributions based on IRS provisions. You are always 100% vested in the contributions you choose to defer and cannot forfeit these contributions.
Pension Plan (100% Employer Funded)	CapMetro supports eligible employees' retirement through contributions towards an employer-funded Defined Benefit Pension Plan, providing 1.5% of your final average pay (based on the highest 5 years within the last 10) for each year of credited service. Each year of eligible employment credits 20% of the 5-year vesting requirement towards the pension plan.
Group Term Life & AD&D	CapMetro provides eligible employees with employer-paid Group Term Life and Accidental Death and Dismemberment coverage, equivalent to 1x annual salary (rounded up to the nearest thousand), not to exceed a \$200,000 coverage level.
Voluntary Life	Additional voluntary life insurance may be purchased to cover yourself (not to exceed 4x your annual salary), your spouse (up to \$50,000), and/or child(ren) (up to \$10,000 per child),

Income Protection Benefits	Income protection benefits offer protection for your family in the event of serious injury, illness, or death. Benefits such as accident insurance, critical illness, and hospital insurance support your financial wellbeing and provide peace of mind.
Medicare Reimbursement	CapMetro provides Medicare reimbursement payments to make Medicare more affordable for our retirees.
Paid Holidays, Vacation, and other leaves	CapMetro offers employees paid holidays, sick leave and vacation time to support work-life balance: <ul style="list-style-type: none"> ▪ 80 hours of vacation per year for the first 2 years of employment, increasing thereafter up to a maximum of 240 hours per year ▪ 8 hours of sick leave per month ▪ 10 paid holidays ▪ 2 floating holidays and 1 floating birthday holiday each year
Pre-Paid Legal Benefit	The Pre-Paid Legal benefit provides 24/7 access to a dedicated law firm for consultations, legal advice, and court representation for non-criminal matters. Services include, but are not limited to, support with legal matters relating to estate planning, motor vehicle violations, garnishments, mortgages, family matters, court orders, affidavits, as well as document review.
Parental Leave	CapMetro provides up to three (3) weeks of paid parental leave to care for and bond with a newborn, adopted or placed child.
Disability Insurance	You may be eligible for disability benefits if you are unable to work due to your own disability or chronic illness. CapMetro provides employer-paid short-term (up to 60% of base salary) and long-term disability (up to 50% of base salary) coverage to all benefit-eligible employees, as a salary continuation benefit. Additional long-term disability coverage may be elected to provide coverage up to 60% of the base salary.
Employee Assistance Program	CapMetro offers you and your family free and confidential counseling services and support through the Employee Assistance Program.
Childcare and Learning Center	The Child Care and Learning Center is available to CapMetro employees, contractor employees and community children between the ages of 6 months to 6 years. The center is operated by Bright Horizons Family Solutions and supports the standard of excellence established by the National Accreditation Commission for Early Care and Education Programs.
Tuition Reimbursement	Approved college classes may qualify for reimbursement of up to \$5,250 per year.
Referral Bonus	Employees may qualify for referral bonuses up to \$1,000 if we hire your referred candidate.
Free & Reduced-Cost Transportation	Employees and eligible family members ride CapMetro buses and trains free with their digital pass. Bikeshare helps you take short trips around Austin and connect to other public transit options. The annual Bikeshare membership fee will be waived; however, it is considered taxable compensation and will be subject to required tax withholdings. CapMetro Vanpool provides groups of 4 to 12 riders with a month-to-month lease agreement, including insurance, maintenance, 24-hour roadside support and more. CapMetro contributes a 50% subsidy towards the monthly rental fare!
Wellness Program	The program includes onsite fitness centers with personal trainers, health risk assessments, and financial incentive for weight loss, smoking cessation, and physical activity.
Employee Discount Program	Our employee discount program offers cost savings for various consumer products, services, and events, including ticket admissions to theme parks, concerts/events, flights, travel arrangements, as well as nationwide retail products.