

## **2021 CoreCivic Benefit Plans** *(Safety non-SCA locations)*

***The following is an overview of the CoreCivic benefit plans offered at most locations. This summary contains highlights only and is not a guarantee of eligibility for any specific benefit. Details on the plans are included in the Summary Plan Descriptions (SPDs) for those plans that require them or in CoreCivic policy where applicable. Certain benefits may be subject to waiting periods and may vary based on customer contractual or regulatory requirements.***

### **Employee Benefits**

One of the most important and valuable resources for employees to protect and care for themselves and their families is the comprehensive and competitive CoreCivic benefits program.

CoreCivic contributions pay a large portion, if not all, of the costs for certain benefit plans; other plans are offered at competitive group rates. Employee premiums for medical benefits are deducted on a pre-tax basis. Employee premiums for any Voluntary benefit plans offered, are deducted on an after-tax basis. Waiting periods may apply for certain benefits.

**CoreCivic offers eligible employees the opportunity to participate in a broad range of benefits, to include the following plans/programs.**

#### ***Health Insurance***

CoreCivic offers comprehensive medical insurance options to all eligible full-time employees. Both individual and family coverage options are offered to employees, with CoreCivic paying a substantial portion of the total plan cost.

Three major medical health plan options are offered, giving employees the flexibility to choose a medical plan that best fits their needs. Medical coverage - such as office visits, preventive care, and hospitalization - as well as prescription drug coverage, is included with the major medical plan offerings. Deductibles, co-insurance percentages and other plan features may vary between each option and coverage tier. The health plan features a large national network with competitive costs and plan features.

#### ***Wellness Program***

CoreCivic partners with a nationally recognized wellness vendor to provide employees with numerous opportunities to participate in and track wellness-related activities and to encourage healthy habits.

#### ***Dental Insurance***

CoreCivic offers two dental options to all eligible full-time employees – a Basic option that provides coverage for basic dental procedures such as cleanings and fillings and an Advance option that provides coverage for more advanced procedures such as crowns and orthodontics, in addition to the basic dental procedures.

#### ***Vision Insurance***

CoreCivic offers a vision insurance plan to all eligible full-time employees - the plan covers vision exams, frames and lenses with competitive co-pay rates. Additional options are also offered at fixed, significantly discounted prices.

#### ***Life and AD &D Insurance***

CoreCivic provides a basic group term life insurance benefit to all eligible full time employees at no cost. Accidental Death and Dismemberment (AD&D) coverage is also provided to eligible employees at no cost. Eligible employees also have the option to purchase additional life insurance coverage for themselves and their dependents.

## ***Short Term and Long Term Disability Plans***

Full time employees may participate in disability income programs that provide salary continuation in the event an employee is sick or hurt due to a non-work related injury or illness and the employee is unable to work for an extended period of time. Short-term disability coverage is provided at no cost to employees. Employees may elect to purchase Long-term disability coverage at competitive group rates.

## ***401(k) Retirement Plan***

CoreCivic provides retirement benefits for its employees through a 401(k) Savings and Retirement Plan. Employees who have completed 6 consecutive months and 500 hours or more of service with CoreCivic are eligible to participate. The plan also allows for "catch up" contributions for eligible plan participants who are age 50 or older. Participants are always 100% vested in the fair market value of any employee contributions made to the plan.

CoreCivic's 401(k) plan offers a generous Employer matching contribution. Employer contributions may be subject to a vesting schedule, based on years of service with the company. The plan provides for 100% vesting upon attainment of the plan's retirement age of 62, permanent disability, or death.

All contributions into the plan are participant-directed and may be divided among various investment options with differing levels of risk. The plan allows participants daily access to their account information via a toll-free telephone number as well as the Internet. Plan participant loans are available for those who meet the plan requirements. Rollover contributions from other qualified plans may also be accepted.

## ***Flexible Spending Accounts***

CoreCivic offers employees the opportunity to participate in Flexible Spending Accounts (FSAs) for medical and dependent care expenses. An FSA is an employer-sponsored plan that permits employees to deduct dollars from their earnings and put them into a special account that is exempt from federal income taxes, Social Security (FICA) taxes and, in most cases, state income taxes. When employees use the money in their account to pay for out-of-pocket eligible family care expenses, they avoid paying taxes on those dollars.

## ***Employee Assistance Program***

Working in the corrections field can be both challenging and stressful. Personal problems can increase tension and affect an employee's performance on the job. Accordingly, CoreCivic has partnered with a third party professional organization to provide an Employee Assistance Program (EAP) to CoreCivic employees and their immediate family members, giving them an opportunity to access professional help and address personal issues in a safe, confidential, non-threatening environment. The EAP offers a broad array of additional services including assistance with financial or legal problems, elder/child care referrals, grief, and parenting issues.

## ***Voluntary Benefits***

Eligible employees may elect to participate in Voluntary Benefits options, which current include supplemental employee and dependent life insurance options, a universal life plan, hospital indemnity insurance plan, and an accident insurance plan.

## ***Employee Leave Benefits***

CoreCivic offers generous Paid Time Off (PTO) benefits that can be used for any reasons that may require you to miss work. Other types of leave, including paid holidays, bereavement leave, and civil leave are also provided to full time eligible employees.