2017 Associate Time-Off Benefits

As part of CNO’s comprehensive benefits package, regular full-time associates receive multiple time-off benefits including:

- Up to eight company-observed holidays
- Up to 20 vacation days
- Up to nine personal days
- Plus four hours of wellness time (must be earned)
- Paid time-off for jury duty and bereavement
- Volunteer time off for company-initiated charitable events

Associates may carry over up to five days of accrued but unused 2016 vacation into the first quarter of 2017. Any vacation time not taken and recorded will automatically roll over as of January 1, 2017. Any carryover days not used on or before March 15, 2017 will be forfeited. We strongly encourage you to discuss your plans to carry over vacation days with your supervisor to ensure that you will be able to schedule time off during the first quarter of the year. Supervisor approval is needed prior to taking vacation time and should be requested and approved through Workday.

Time-off benefits are subject to the provisions of Policy 2302, Time Off. Refer to the policy for further information.

2017 Holiday Schedule

In 2017, CNO will observe the eight holidays listed below:

- Monday, January 2 – New Year’s Day
- Monday, January 16 – Martin Luther King Day
- Monday, May 29 – Memorial Day
- Tuesday, July 4 – Independence Day
- Monday, September 4 – Labor Day
- Thursday and Friday, November 23 and 24 – Thanksgiving
- Monday, December 25 – Christmas Day

Vacation Benefits

The policy for earning and using vacation days is covered in Policy 2302, Time Off.
2017 Time Off Benefits and Holiday Schedule

Personal Days

- Associates with fewer than ten years of service will receive seven personal days.
- Associates with ten or more years of service will receive nine personal days.

Subject to a maximum bank of 24 days, any 2016 unused personal days will be rolled into your short-term disability (STD) bank on January 1, 2017, and can be used in the event of personal short term disability.

Wellness Time Off

Associates who complete the online wellness survey conducted during December 2016 will receive four hours of wellness time off to be used in 2017. Unused wellness time off does not roll over to the next year. Use of wellness time is covered in Policy 2302, Time Off.

Volunteer Time

Associates are eligible to volunteer for company-initiated charitable giving events during working hours as permitted by their manager. Use of volunteer time is covered in Policy 2302, Time Off.