

**Employee benefits are offered to you through the Archdiocese of Baltimore and are designed to be competitive, comprehensive and cost-effective.**

## Employee Benefits Summary

### Health Benefits

#### Medical

- **CIGNA** Open Access Plus Plan (OAP Plus)
- **CIGNA** High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

#### Prescription

- **CIGNA** - prescription coverage is part of the medical plan you elect

#### Dental

- **CIGNA** Dental PPO
- **United Concordia** Dental HMO

#### Vision

- **Cigna Vision** coverage is part of the medical plan. If you do not elect a medical plan, vision coverage may be elected separately.

#### Employee Assistance Program (EAP)

- CIGNA EAP provides free and confidential wellness, counseling, and referrals for employees
- 100% employer paid

#### Flexible Spending Accounts

- Healthcare and dependent care accounts allow employees to deduct funds on a pre-tax basis to pay for health or dependent care expenses. Employees who enroll in the HDHP/HSA are not eligible to participate in the healthcare FSA plan.

**Benefits are effective the first of the month following the date of hire. New employees must enroll or waive benefits within 30 days of start date.**

### Time Off Benefits

#### Vacation

- Vacation time for eligible employees
- Accrues based on length of service
  - Less than 2 years 16 days
  - Beginning 3<sup>rd</sup> year 21 days
  - Beginning 7<sup>th</sup> year 26 days
- Accruals are pro-rated based on scheduled hours for all employees
- Permitted to carry over **80 hours** to the next calendar year

#### Sick and Safe Leave (S&SL)

- Full-time employees accrue **7 days** of S&SL per year
- Accrual is pro-rated for part-time employees based on scheduled hours
- Our policy adheres to the requirements of the MD Healthy Working Families Act

#### Holidays

- 9 agency-wide holidays
- Pro-rated based on scheduled hours

#### Paid Parental Leave (PPL)

- Provides employees **6 weeks** of paid time to bond with, and care for, a newborn child, a legally adopted child or a child placed in the employee's legal guardianship 17 years of age or younger
- Available to benefit-eligible employees who have worked at least 6 months immediately preceding the leave.
- Benefit pays 100% earnings for six work weeks within rolling 12-month period.

#### Short and Long-Term Disability

- Available after **6 months** of employment
- Benefit pays 60% of earnings following exhaustion of sick leave
- 100% employer paid

**Please note:** The above Time Off Benefits may not apply to employees of Head Start and Villa Maria School. See your manager or call the HR Service Center at (667) 600-3466 with questions.

**This Benefit Summary does not apply to employees covered under a Collective Bargaining Agreement.**

**Benefit Elections remain in effect for the entire plan year. Changes are permitted during annual Open Enrollment or for a qualifying life event.**

## Retirement and Other Benefits

### 403(b) Retirement Plan (Deferred Contribution)

- Administered by T. Rowe Price
- Auto enrollment upon hire
- Catholic Charities may make a discretionary employer contribution for eligible employees (vesting rules apply)

### Direct Deposit

- May have paycheck deposited into maximum of 3 bank accounts

### Tuition Advance Program

- Available to FT regular employees after 6 months of employment
- For college level credit courses up to \$5,250 per year

### Credit Union – Atlantic Financial Federal Credit Union

- Payroll deducted savings and loan opportunities

## Life Insurance Benefits

### Term Life Insurance

- 2x annual salary not to exceed \$100,000
- 100% employer paid

### Supplemental Life Insurance

- Additional life insurance available at .5x, 1x or 2x annual salary not to exceed \$250,000
- Premiums based on age and amount
- 100% employee paid

### Dependent Life Insurance

- Coverage is available for spouse (\$10,000) and/or child(ren) (\$5,000 each)
- 100% employee paid

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*Want to learn more about the great benefits offered by Catholic Charities?*

Go to the [Virtual Benefits Fair!](#)

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