

Employee Benefits Summary

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

Vision

- CIGNA Vision

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.

Employee Assistance Program (EAP)

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

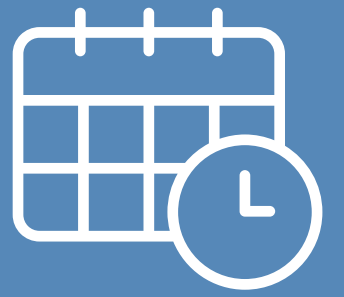
Health Benefits



Vacation

- Vacation time for eligible employees
- Accrues based on length of service
 - Less than 2 years = 16 days
 - Beginning 3rd year = 21 days
 - Beginning 7th 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

Time Off Benefits



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.

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

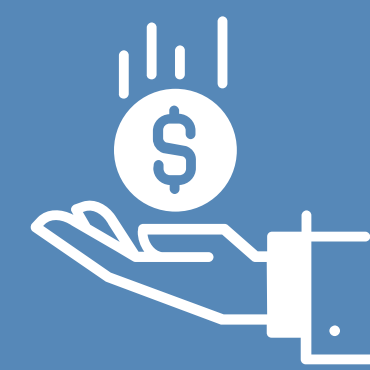
Dependent Life Insurance

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

Life Insurance Benefits



Retirement & Other Benefits



403(b) Retirement Plan (Deferred Contribution)

- Administered by T. Rowe Price
- Auto enrollment upon hire
- Catholic Charities makes 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

Career Development

- Online & in-person courses
- On-the-job training
- Certificate programs

Credit Union – Atlantic Financial Federal Credit Union

- Payroll deducted savings and loan opportunities

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.

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

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

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