



<b>Eligibility</b>	Employees who are not temporary regular employees and regularly work 20 hours per week or more are considered by Catholic Charities to be “benefits eligible” employees. Eligible employees may enroll in the benefit plans within the first thirty (30) days of employment, during the open enrollment period, or if an employee or dependent experiences a “Change of Family Status”. Benefit coverage commences with the first of the month coinciding with or following date of hire or the qualified “Change of Family Status”.															
<b>Health Insurance</b>	<p>HealthPartners is our health insurance carrier. Catholic Charities contributes 77%- 87% of the total premium cost for its employees. There are two deductible plans offered. Within each deductible plan you will receive the highest level of benefits when you seek a benefit level 1 provider. Search <a href="http://www.healthpartners.com">www.healthpartners.com</a> under “find a doctor” to search for clinics and doctors in the Distinctions II network.</p> <p>These are the <b>per paycheck</b> premiums for coverage of <b>employees working 20 hours or more a week</b>:</p> <table border="1" data-bbox="297 678 1162 913"> <thead> <tr> <th>Coverage Level</th> <th>\$1250 Deductible Plan</th> <th>\$2000 Deductible Plan</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td><b>\$76.02</b></td> <td><b>\$64.59</b></td> </tr> <tr> <td>Employee + Spouse</td> <td><b>\$203.47</b></td> <td><b>\$173.14</b></td> </tr> <tr> <td>Employee + Children</td> <td><b>\$181.06</b></td> <td><b>\$151.80</b></td> </tr> <tr> <td>Family</td> <td><b>\$231.06</b></td> <td><b>\$190.55</b></td> </tr> </tbody> </table>	Coverage Level	\$1250 Deductible Plan	\$2000 Deductible Plan	Employee	<b>\$76.02</b>	<b>\$64.59</b>	Employee + Spouse	<b>\$203.47</b>	<b>\$173.14</b>	Employee + Children	<b>\$181.06</b>	<b>\$151.80</b>	Family	<b>\$231.06</b>	<b>\$190.55</b>
Coverage Level	\$1250 Deductible Plan	\$2000 Deductible Plan														
Employee	<b>\$76.02</b>	<b>\$64.59</b>														
Employee + Spouse	<b>\$203.47</b>	<b>\$173.14</b>														
Employee + Children	<b>\$181.06</b>	<b>\$151.80</b>														
Family	<b>\$231.06</b>	<b>\$190.55</b>														
<b>Dental Insurance</b>	<p>HealthPartners is our dental insurance carrier. Catholic Charities Contributes 25% of the total dental plan costs. Search <a href="http://www.healthpartners.com/dentaldistinctions">www.healthpartners.com/dentaldistinctions</a> for providers. HealthPartners will cover up to \$2500 of services with In-Network providers and \$1000 for out-of-network providers.</p> <p>Little Partners Dental Plan for Children 12 and under. 100% coverage with no limits at “in-network” dentists.</p> <p>Per paycheck premiums:</p> <table border="1" data-bbox="297 1098 675 1192"> <tbody> <tr> <td>Single</td> <td><b>\$15.55</b></td> </tr> <tr> <td>Family</td> <td><b>\$45.75</b></td> </tr> </tbody> </table> <p>See the Benefits Guide for plan design details</p>	Single	<b>\$15.55</b>	Family	<b>\$45.75</b>											
Single	<b>\$15.55</b>															
Family	<b>\$45.75</b>															
<b>Eyewear Discount Plan</b>	<p>EyeMed is our Eyewear Discount plan provider. Eye Med’s SELECT network has a wide range of major optical service retailers that provide vision products at a reduced rate. Eye exams are not included as they are provided for as a free preventative care visit in most health plans. Search under the SELECT network for providers: <a href="http://www.eyemedvisioncare.com">www.eyemedvisioncare.com</a></p> <p>Per paycheck premiums:</p> <table border="1" data-bbox="297 1371 675 1465"> <tbody> <tr> <td>Single</td> <td><b>\$2.42</b></td> </tr> <tr> <td>Family</td> <td><b>\$6.16</b></td> </tr> </tbody> </table> <p>See the Benefits Guide for plan design details</p>	Single	<b>\$2.42</b>	Family	<b>\$6.16</b>											
Single	<b>\$2.42</b>															
Family	<b>\$6.16</b>															
<b>Flexible Spending Accounts</b>	Catholic Charities has a flexible spending program for reimbursement of Medical and Daycare/Afterschool care expenses. An election is required each calendar year. Up to \$610 of unused funds in the <u>medical</u> reimbursement account may be rolled over from one plan year to the next. Alerus is our Flexible Spending Account Administrator: <a href="http://www.alerusrb.com">www.alerusrb.com</a>															
<b>Retirement Savings</b>	<p><u>401(k) Retirement Plan (employee &amp; employer contributions)</u></p> <p>Regular benefits-eligible employees over the age of 21 may enroll in Catholic Charities 401(k) savings plan. The 401k plan has both pre-tax and post-tax salary deferrals, immediate matching amounts from Catholic Charities and immediate vesting in all contributions and match amounts. Catholic Charities is a safe-harbor plan which matches 100% on the first 3% of employee contributions and matches 50% on the 4<sup>th</sup> and 5<sup>th</sup> percent of employee contributions. the maximum match amount available is 4% from 5% of employee contributions.</p> <p>All employees may defer up to the IRS annual maximum allowable amount.</p> <p>For eligible employees, an automatic enrollment at a 2% deferral may be triggered if an employee has not already previously elected or declined enrollment within their first 45 days of service.</p>															



## GROUP BENEFITS OUTLINE

<b>Critical Illness</b>	Critical Illness coverage helps Catholic Charities employees and their dependents to maintain financial security during the lengthy, expensive recovery period of a serious medical event such as a heart attack, stroke or cancer. A lump sum is paid to use for the out-of-pocket medical costs or other financial needs.
<b>Total Pet Plan</b>	The Total Pet Plan provides a discount program for Catholic Charities employees. This program incorporates 4 Pet discount plans into one to help reduce the costs for owning a pet: <ul style="list-style-type: none"> <li>• Veterinarian discounts at participating veterinarians or mobile vets,</li> <li>• Pet product discounts on Prescriptions, food, supplies, toys</li> <li>• 24/7 Online-Telehealth Vet services</li> <li>• Pet Locator service</li> </ul>
<b>PTO</b>	Paid Time Off (PTO) is a combination of vacation, personal and sick time. PTO is accrued each paycheck at a rate per hour worked. It is available to use immediately once it is added to your balance. A full-time employee earns up to 20 days of PTO by the end of his/her first year. PTO is accrued per hour worked. The amounts earned increase throughout an employee's career at Catholic Charities until, employees who have worked 15 or more years earn up to 30 days per year. Employees may carry over unused PTO hours from one year to the next. This carry over is subject to a cap of 200 hours at the end of each calendar year into the next.
<b>ATO</b>	Accrued Time Off (ATO) is a paid-leave benefit for employees who work less than half-time and are otherwise benefits ineligible.
<b>Paid Holidays</b>	11 Total Holidays: one (1) floating holiday and ten (10) <u>fixed</u> holidays per year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, Christmas Eve and Christmas Day.
<b>Well Being Benefits</b>	<ul style="list-style-type: none"> <li>• Catholic Charities' Well-Being program provides an outlet for employees to engage and improve aspects of their total well-being. Employees can earn premium discounts on their health insurance for completing wellbeing programs each year. Wellbeing "Champions" at each location may help organize events throughout the year.</li> </ul>
<b>Group Term Life Insurance and AD&amp;D</b>	<ul style="list-style-type: none"> <li>• In the event of an employee's death, this employer paid plan provides a settlement to your beneficiary equal to two (2) times your annual salary up to a maximum of \$250,000. An equal amount of accidental death and dismemberment insurance is provided as well.</li> </ul>
<b>Supplemental Life Insurance and AD&amp;D</b>	<p>Benefits eligible employees may apply for additional basic term life insurance at their own cost.</p> <ul style="list-style-type: none"> <li>• Guaranteed issue amounts for new hires are up to \$150,000 coverage for employees, \$30,000 for spouses, \$10,000 for children.</li> <li>• Employee coverage is sold in units of \$10,000, spouse coverage in units of \$5000, child coverage is sold in units of \$2500.</li> </ul> <p>Limits: Employee coverage is limited to 5x an employee's annual salary max \$500,000; Spouse coverage 50% of employee coverage, max \$100,000, Child coverage max \$10,000</p>
<b>Disability Insurance</b>	<p>Catholic Charities covers all benefits eligible employees in Short and Long-Term Disability insurance policies.</p> <ul style="list-style-type: none"> <li>• Short Term Disability compensates 60% of wages to the disabled employee for a term of 83 days after a 7-day waiting period.</li> </ul> <p>Long Term Disability compensates 60% of wages to the disabled employee following the 90-day short term disability period.</p>
<b>Employee Assistance Program</b>	The Employee Assistance Program offers many resources; for both life's challenges and can also help with referrals for day-to-day basic services needs like finding a plumber, eldercare/daycare, or summer camps. This service is 24/7, confidential, and offers counseling and referral services for: relationship, legal, financial, grief, and mental health/substance abuse issues, (and more).
<b>Other Benefits</b>	<p>Payroll direct deposit; MetroPass discounted bus passes through payroll deduction; parking provided; bike commuter cost reimbursements; Nice Ride membership discount; group discounts on personal life, auto, and home insurance; workers' compensation; licensure reimbursement; CIGNA Healthy Rewards, Secure Travel, Identity Theft Program and will preparation services; 24-hour nurse line; fitness club discounts through HealthPartners, Twin Cities YMCAs, and Minneapolis area YWCAs.</p> <p>Employee merchandise/entertainment discounts through MERSC.com, LifeMart, and our EAP</p>