

## 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 contribute 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 and each of their household members
- 100% employer paid

### Term Life Insurance

- 2x annual salary up to a maximum of \$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

### 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
- Vacation/Holiday benefits may vary based on certain work locations

### Personal Time Off (PTO)

- Eligible employees receive one (1) day to use within 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)

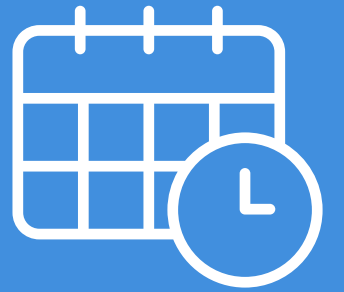
- Provides employees 6 weeks of paid time to bond with, and care for, a newborn child, a legally adopted child or a child placed in the employee's legal guardianship 17 years of age or younger
- Available to benefit-eligible employees who have worked at least 6 months immediately preceding the leave.
- 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 eligible earnings following 7 days or exhaustion of sick leave (whichever is longest).
- 100% employer paid

**Please note:** Please note there are few exceptions to this policy which include Catholic Charities Head Start of Baltimore City, Carroll County Head Start and Early Head Start, Villa Maria School Teacher Leave Plan employees, and St. Elizabeth employees covered by a Collective Bargaining Agreement

### Time Off Benefits



### 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

- Free financial guidance & education
- \$100 Cash Bonus with a new checking account and direct deposit

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?  
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# Villa Maria School “Teacher Leave Plan” Employee Benefits Summary

Special Education Teachers, Provisional Teachers, Classroom Teaching Assistants, Behavioral Specialists Only

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- CIGNA Open Access Plus Plan (OAP Plus)
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## 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 contribute 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 and each of their household members
- 100% employer paid

## Health Benefits



Full time employees receive the below each school year (July 1- June 30):

## Mandatory Paid Leave Days

- 15 days per school year, prorated based on date of hire

## Personal Leave Days

- Three days per year

## Discretionary Core & Annual Leave

- Leave time should only be used on non-school days
- Employees receive 7 Core days per year, prorated based on date of hire
- Annual leave is accrued based on length of service
- Accrued based on length of service
  - Beginning 3rd year = 5 days
  - Beginning 8th year = 10 days

## Sick and Safe Leave (S&SL)

- Full-time employees accrue 7 days 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

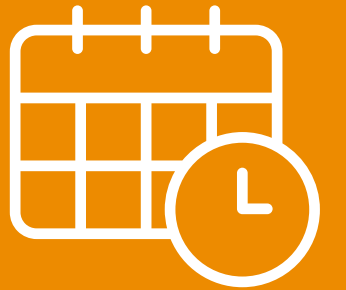
## Paid Parental Leave (PPL)

- 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 eligible earnings following 7 days or exhaustion of sick leave (whichever is longest).
- 100% employer paid

## Time Off Benefits



## Term Life Insurance

- 2x annual salary up to a maximum of \$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



## 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

- Free financial guidance & education
- \$100 Cash Bonus with a new checking account and direct deposit

## Retirement & Other Benefits



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.

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# Head Start Employee Benefits Summary

## Baltimore City & Carroll County Only

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### Dental

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### Vision

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### Flexible Spending Accounts

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### Employee Assistance Program (EAP)

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### Health Benefits

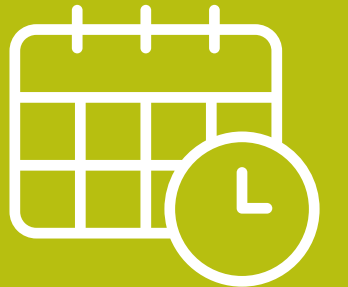


### Mandatory & Free Leave

Mandatory and Free days are based on the school year, commencing in July of each year

- 40-41 week employees
  - 21 days per year
- 42-45 week employees
  - 22 days per year
- 46-47 week employees
  - 23 days per year
- 48-49 week employees
  - 24 days per year
- 50-52 week employees
  - 25 days per year
- Time awarded twice per program year. Half the hours given at beginning of program year; half given prior to December break
- Employees scheduled 52 weeks may carry over Free Leave into a new program year
- Accruals are pro-rated based on scheduled hours for all employees

### Time Off Benefits



### Discretionary Leave

- After five (5) years of service, employees will accrue one (1) week
- Accruals are pro-rated based on scheduled hours for all employees
- No more than 5 days may be carried into 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

### Paid Parental Leave (PPL)

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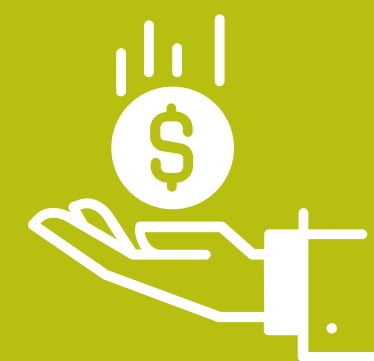
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### Life Insurance Benefits



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