



Eligibility	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”.																														
Health Insurance	<p>HealthPartners is our health insurance carrier. Catholic Charities contributes up to 85% 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 www.healthpartners.com under “find a doctor” to search for clinics and doctors in the Distinctions II network.</p> <p>These are the per paycheck premiums for coverage of employees working 30 hours or more a week:</p> <table border="1" data-bbox="297 676 1162 913"> <thead> <tr> <th>Full Time Employees</th> <th>\$1250 Deductible Plan</th> <th>\$2000 Deductible Plan</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$ 52.59</td> <td>\$ 40.19</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$ 142.17</td> <td>\$ 110.88</td> </tr> <tr> <td>Employee + Children</td> <td>\$ 127.84</td> <td>\$ 99.96</td> </tr> <tr> <td>Family</td> <td>\$ 162.54</td> <td>\$ 124.43</td> </tr> </tbody> </table> <p>These are the per paycheck premiums for coverage of employees who work between 20 and 29 hours a week:</p> <table border="1" data-bbox="297 963 1162 1201"> <thead> <tr> <th>Part Time Employees</th> <th>\$1250 Deductible Plan</th> <th>\$2000 Deductible Plan</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$ 69.53</td> <td>\$ 57.13</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$ 188.14</td> <td>\$ 151.75</td> </tr> <tr> <td>Employee + Children</td> <td>\$ 169.33</td> <td>\$ 143.06</td> </tr> <tr> <td>Family</td> <td>\$ 215.06</td> <td>\$ 172.25</td> </tr> </tbody> </table> <p>See the Benefits Guide for plan design details</p>	Full Time Employees	\$1250 Deductible Plan	\$2000 Deductible Plan	Employee	\$ 52.59	\$ 40.19	Employee + Spouse	\$ 142.17	\$ 110.88	Employee + Children	\$ 127.84	\$ 99.96	Family	\$ 162.54	\$ 124.43	Part Time Employees	\$1250 Deductible Plan	\$2000 Deductible Plan	Employee	\$ 69.53	\$ 57.13	Employee + Spouse	\$ 188.14	\$ 151.75	Employee + Children	\$ 169.33	\$ 143.06	Family	\$ 215.06	\$ 172.25
Full Time Employees	\$1250 Deductible Plan	\$2000 Deductible Plan																													
Employee	\$ 52.59	\$ 40.19																													
Employee + Spouse	\$ 142.17	\$ 110.88																													
Employee + Children	\$ 127.84	\$ 99.96																													
Family	\$ 162.54	\$ 124.43																													
Part Time Employees	\$1250 Deductible Plan	\$2000 Deductible Plan																													
Employee	\$ 69.53	\$ 57.13																													
Employee + Spouse	\$ 188.14	\$ 151.75																													
Employee + Children	\$ 169.33	\$ 143.06																													
Family	\$ 215.06	\$ 172.25																													
Dental Insurance	<p>Delta Dental is our dental insurance carrier. Catholic Charities Contributes 25% of the total dental plan costs. Search www.deltadentalmn.org for providers. Delta Dental In-network dentists are either contracted as Premier or PPO dentists. Employees may choose any dentist, but Delta PPO providers offer a higher benefit within our plan.</p> <p>Per paycheck premiums:</p> <table border="1" data-bbox="297 1365 675 1463"> <tbody> <tr> <td>Single</td> <td>\$13.09</td> </tr> <tr> <td>Family</td> <td>\$38.49</td> </tr> </tbody> </table> <p>See the Benefits Guide for plan design details</p>	Single	\$13.09	Family	\$38.49																										
Single	\$13.09																														
Family	\$38.49																														
Eyewear Discount Plan	<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: www.eyemedvisioncare.com</p> <p>Per paycheck premiums:</p> <table border="1" data-bbox="297 1625 675 1724"> <tbody> <tr> <td>Single</td> <td>\$2.42</td> </tr> <tr> <td>Family</td> <td>\$6.16</td> </tr> </tbody> </table> <p>See the Benefits Guide for plan design details</p>	Single	\$2.42	Family	\$6.16																										
Single	\$2.42																														
Family	\$6.16																														
Flexible Spending Accounts	<p>Catholic Charities has a flexible spending program for reimbursement of Medical, Dependent daycare/afterschool care or Transportation expenses. An election is required each calendar year. Up to \$500 of unused funds in the medical reimbursement account may be rolled over from one plan year to the next. Alerus is our Flexible Spending Account Administrator: www.alerusrb.com</p>																														



GROUP BENEFITS OUTLINE

Retirement Savings	<p><u>401(k) Retirement Plan (employee & employer contributions)</u> Regular benefits-eligible employees over the age of 21 may enroll in Catholic Charities 401(k) savings plan and defer a percentage of their own salary immediately after hire or a benefit status change. Catholic Charities immediately matches a half of a percent per employee deferral to a maximum match percentage of 3%. To get the maximum match, an employee must contribute at least 6%. Employees are immediately vested in all match amounts. 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> <p><u>403(b) Retirement Plan (employee contributions only)</u> Catholic Charities 403(b) plan can be entered any time. The payroll deductions are taken pre-tax reducing an employee's taxable income and invested with one of three vendors available through the plan. There is no employer match in the 403(b) plan.</p>
PTO	<p>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 220 hours.</p>
ATO	<p>Accrued Time Off (ATO) is a paid-leave benefit for employees who work less than half-time and are otherwise benefits ineligible.</p>
Paid Holidays*	<p>Two (2) floating holidays and eight (8) <u>fixed</u> holidays per year: New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day. <i>*St Joseph's union schedule may be different. Refer to the union contract for any differences in observed holidays.</i></p>
Well Being Benefits	<p>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 organize events throughout the year.</p>
Group Term Life Insurance and AD&D	<p>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.</p>
Supplemental Life Insurance and AD&D	<p>Benefits eligible employees may apply for additional basic term life insurance at their own cost.</p> <ul style="list-style-type: none"> • Guaranteed issue amounts for new hires are up to \$150,000 coverage for employees, \$30,000 for spouses, \$10,000 for children. • Employee coverage is sold in units of \$10,000, spouse coverage in units of \$5000, child coverage is sold in units of \$2500. • 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
Disability Insurance	<p>Catholic Charities covers all benefits eligible employees in Short and Long-Term Disability insurance policies.</p> <ul style="list-style-type: none"> • Short Term Disability compensates 60% of wages to the disabled employee for a term of 83 days after a 7 day waiting period. • Long Term Disability compensates 60% of wages to the disabled employee following the 90-day short term disability period.
Employee Assistance Program	<p>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).</p>
Other Benefits	<p>Payroll direct deposit; MetroPass discounted bus passes through payroll deduction; discounted YMCA and YWCA memberships; paid parking; bike commuter cost reimbursements; Nice Ride membership discount; group discounts on personal auto and home insurance; workers' compensation; licensure reimbursement; Lincoln Secure Travel, Identity Theft Program and will preparation services; 24-hour nurse line; fitness discounts through HealthPartners and Twin Cities YMCAs. Employee discounts through MERSC.org, LifeMart, and EAP</p>