

Employee Benefits Summary

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

Medical

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

Prescription

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

Dental

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

Vision

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

Term Life Insurance

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

Supplemental Life Insurance

- May purchase additional life insurance at
- 2x, 1x or .5x annual salary not to exceed \$250,000 combined
- 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

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.

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

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

Short and Long Term Disability

- Available after **6 months** of employment
- Benefits pay 60% of earnings
- 100% employer paid

403(b) Retirement Plan (Deferred Contribution)

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

Employee Assistance Program

- Business Health Services provides free and confidential wellness, counseling and referrals for employees
- 100% employer paid

Direct Deposit

- May have paycheck deposited into maximum of 3 bank accounts

Credit Union – Atlantic Financial Federal Credit Union

- Payroll deducted savings and loan opportunities

Time off Benefits

Vacation

- Vacation time for eligible employees
- Accrues based on length of service

Less than 2 yrs 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

Sick and Safe Leave

- Accrual is pro-rated 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

Please note: the above time off benefits may not apply to employees of Head Start, Villa Maria School or St. Elizabeth's Union employees.