SUMMARY OF EMPLOYEE BENEFITS FOR 2027

(Full Time Salaried Employee: 35-40 hours per week)

Vacation Time: Vacation is accrued based on the employee's start date and is available after one month of employment. Employees will accrue at an annualized rate of 20 days the first year. Employees regularly scheduled to work 20 or more hours per week will accrue PTO on a pro-rated basis.

Earned Safe and Sick Time (ESST): ESST is paid leave employers provide to employees in Minnesota that can be used for reasons such as illness of employee or their family member, absence due to domestic abuse, sexual assault, or stalking, or closure of workplace due to severe weather. Employees will accrue at an annualized rate of 6 days the first year. Unused hours can be rolled over into the following year, for a maximum of 80 hours.

Paid Holidays: Eight holidays (seven full days and two half days) will be observed as paid holidays. After the completion of one month of employment, employees who are regularly scheduled to work 20 hours per week or more will use accrued holidays. Holidays are earned on a pro-rated basis.

Health and Dental Benefits: Health Insurance benefits are offered through an Individual Coverage Health Reimbursement Arrangement (ICHRA) for employees. Catholic Charities contributes 75% of the premium for single and dependent coverage on the BCBS Silver High Deductible Health Plan through the marketplace. Employees may choose to buy up additional coverage and pay additional premium or select an alternate plan that best meets their needs.

New employees are eligible on the first day of the month following 30 days of employment. If an employee leaves Catholic Charities, the employee can continue their plan coverage through COBRA.

We offer a preventative dental plan for all benefit-eligible employees through Delta Dental. The preventative dental plan covers select preventative services.

Monthly Dental rates:

Single: $17.30/month Employee+1: $42.00/month Family: $51.36/month

A **Health Savings Account (HSA)** is available for employees who select an HSA compliant health plan and meet eligibility for an HSA. The HSA allows employees to set aside pre-tax dollars for out-of-pocket medical expenses. Catholic Charities will contribute up to $1,000 annually to your HSA if enrolled in an HSA compliant health plan through our ICHRA plans. The annual HSA maximum contribution in 2027 is $4,500 for Single Coverage and $9,000 for EE+1 and Family Coverage. The allowed maximum includes the employer and employee contribution amounts. Employees aged 55+ are eligible to make a catch-up contribution of $1,000.

A **Waive Off Credit** of $200/month is available to employees who have group health insurance coverage for themselves and eligible tax dependents and are budgeted to work full time (35-40 hours per week).

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance: Catholic Charities provides $50,000 of life and AD&D insurance for all benefits-eligible employees (benefit level starts reducing at age 65). New employees are eligible on the first day of the month following 30 days of employment.

911 18th St N, St Cloud, MN 56303
320.650.1539 Phone | 320.650.1549 | HR@ccstcloud.org

SUMMARY OF EMPLOYEE BENEFITS FOR 2027

(Full Time Salaried Employee: 35-40 hours per week)

Elective Life and AD&D Insurance: All benefits-eligible employees can purchase additional term life and AD&D insurance at a group rate for the employee and the employee's spouse, and elective life for children. New employees are eligible on the first day of the month following 30 days of employment.

Long Term Disability Coverage: Catholic Charities provides Long Term Disability Coverage for all benefits-eligible employees of up to 60% of their gross earnings. New employees are eligible on the first day of the month following 30 days of full-time employment.

401(k) Retirement Plan: New employees who are at least 21 years of age are eligible on the first day of the month following 30 days of employment. At that time, an automatic 3% employee 401(k) contribution will be deferred into the plan unless the employee chooses another amount or opts out of the plan. The automatic contribution level increases each year by 1% until it reaches 6%.

After the employee is eligible for the employer contribution, employees contributing to the 401(k) are eligible for an employer match. The current match contribution is equal to $0.50 per dollar on the employee's contribution, up to 6% of "recognized compensation."

Employees may elect to save money through the regular 401(k) plan allowing participants to contribute dollars on a pre-tax basis or may elect to contribute dollars into the Roth 401(k) plan where deferrals are subject to taxation in the year of the deferral, but the deferrals and, in most cases, the earnings on the deferrals will not be subject to taxation when distributed to you.

Pre-Tax Flexible Spending Accounts (FSA): Employees may set aside pre-tax dollars for out-of-pocket medical and dependent care expenses. Employees are eligible on the first day of the month following 30 days of employment. Catholic Charities offers three types of Flexible Spending Accounts:
1)Traditional FSA: This FSA is available to employees who are enrolling in a traditional health insurance plan. This plan cannot be used if you have an HSA. Out of pocket medical costs can be paid for using this account.
2)Limited FSA: This FSA is available to employees who have an HSA. Out of pocket vision and dental expenses ONLY can be paid for using this account.
3)Dependent Care Reimbursement: This FSA is an option for employees with childcare expenses. Employees can contribute up to $7,500 per year and use this account to set aside pre-tax dollars to pay for dependent care expenses.

Health Club/Fitness Activity & Weight Watchers Reimbursement Plans: Employees may be reimbursed up to $20.00 per month for participating in a fitness facility and/or healthy lifestyle program, beginning the first of the month following 30 days of employment.

See the Hub for details.

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