

SUMMARY OF EMPLOYEE BENEFITS FOR 2018

(Full Time Hourly Employee 35-40 hrs/wk)

PAID TIME OFF (PTO):

PTO 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 17 days the first year. Employees regularly scheduled to work 20 or more hours per week will accrue PTO on a pro-rated basis.

EXTENDED PAID LEAVE (EPL):

Employees regularly scheduled to work 20 or more hours per week will accumulate 5 days of EPL time per year on a pro-rated basis. EPL is available after one month of employment.

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:

Our **PreferredOne** Health Insurance plan provides comprehensive medical coverage and includes a preventative eye care provision. We have 3 different plans for employees to select from. The 2 High Deductible Health Plans (HDHP) and the Traditional plan offer enrollees an opportunity to select the plan that best fits their individual or family needs. All plans utilize a broad physician network (identical within the 3 plans). New employees are eligible on the first day of the month following 30 days of full time employment.

Employee's portion of the monthly premium, if budgeted to work full time (35-40 hours per week):

Single Bronze HDHP: \$95.90	Employee+1 Bronze HDHP: \$369.94	Family Bronze HDHP: \$484.84
Single Core HDHP: \$157.46	Employee+1 Core HDHP: \$397.46	Family Core HDHP: \$485.78
Single Traditional: \$269.34	Employee+1 Traditional: \$697.52	Family Traditional: \$852.54

Our Delta Dental preventative dental plan is included at no additional cost for employees enrolled in the Core HDHP or the Traditional plan. Dental coverage is available for employees enrolled in the Bronze HDHP at an additional cost. Elected coverage must match the coverage level (single, employee+1, or family) of your health plan election.

Monthly Bronze plan dental rates:

Single \$14.06	Employee+1: \$35.16	Family: \$42.98
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A **Health Savings Account (HSA)** is available for employees who select the HDHP and meet eligibility for an HSA. The HSA allows employees to set aside pre-tax dollars for out of pocket medical costs. In addition, there is also an employer contribution to the HSA.

A **"Waive Off" Credit** of \$325/month is available to employees who have **group** health insurance coverage elsewhere and are budgeted to work full time (35-40 hours per week).

BASIC LIFE & 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.

ELECTIVE LIFE & AD&D INSURANCE:

All benefits eligible employees are able to 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.

SHORT TERM DISABILITY COVERAGE:

All benefits eligible employees are eligible for voluntary short term disability, which provides income security for up to 6 months if an employee is physically unable to work. New employees are eligible the first day of the month following 30 days of employment or the first of the month following Colonial's approval of the application – whichever is later.

LONG TERM DISABILITY COVERAGE:

All full time (35+ hours per week) employees are eligible for voluntary long term disability, which provides income security if an employee is physically unable to work for 6 months or more. New employees are eligible the first day of the month following 30 days of full time employment.

401(K) RETIREMENT PLAN:

New employees are eligible on the first day of the month following 30 days of full time employment. At that time, an automatic 4% 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 \$.50 per dollar on the employee's contribution, up to 4% of "recognized compensation".

Employees may elect to save money through the regular 401(k) Plan allowing participants to contribute dollars on a pretax 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:

Employees may set aside pre-tax dollars for out-of-pocket medical, dependent care, and/or adoption expenses. Employees are eligible on the first day of the month following 30 days of employment.

HEALTH CLUB/FITNESS ACTIVITY AND WEIGHT WATCHERS REIMBURSEMENT PLANS:

Employees may be reimbursed up to \$20 per month for participating in a health club and/or Weight Watchers program. See Kpay for details.