



# Benefits at a Glance

Catholic Family Center is committed to rewarding its employees with a comprehensive and competitive benefit package. From health care plans to retirement planning, we provide our employees with resources to help manage life's twists and turns at any given time.

Benefit	Description
<b>Medical Coverage</b>	The agency offers three health insurance plan options to fit you and your family's needs including the Signature High Deductible Plan as well as two traditional co-pay plans – Blue Choice 30 and Blue Choice 25, all offered through Excellus.
<b>Dental Coverage</b>	The CFC dental plan helps you and your family to control the costs of dental care. Our plan covers 100% of preventative services, 80% of basic services and 50% of major services as well as orthodontic coverage.
<b>Vision Coverage</b>	You may elect voluntarily vision coverage for you and your family members for exams, frames, lenses and contacts.
<b>Flexible Spending Account (FSA)</b>	An FSA account allows you to set aside a portion of earnings up to \$2,600 to pay for qualified medical and dependent care expenses. Money deducted from your pay into a FSA is not subject to payroll taxes, resulting in payroll tax savings.
<b>Health Savings Account (HSA)</b>	This benefit allows an employee enrolled in the Signature High Deductible Plan to set aside a portion of earnings up to \$3,450 for single and \$6,900 for family plans to pay for medical expenses. Money deducted from an employee's pay into an HSA is not subject to payroll taxes, resulting in payroll tax savings. CFC will also make an annual contribution to the HSA.
<b>Parking Flexible Spending Account</b>	The Parking FSA allows employees who work at 79 and 87 North Clinton to set aside a portion of earnings to pay for work-related parking expenses on a pre-tax basis as well as receive a \$20 monthly CFC subsidy.
<b>Long Term Disability</b>	This employer paid benefit provides financial protection for you while you are totally disabled by paying 60% of your monthly salary, up to a maximum of \$6,000 a month.
<b>Term Life Insurance/AD&amp;D</b>	This employer paid benefit provides Life and Accidental Death and Dismemberment insurance to your named beneficiaries in the event of your untimely death. The insurance benefit is based on one and a half times your annual salary.
<b>Holidays</b>	CFC observes the following holidays: New Year's Day, Martin Luther King Jr. Day, Good Friday (Observance for Easter), Memorial Day, Independence Day, Labor Day, Thanksgiving, Friday after Thanksgiving, Christmas Eve Day and Christmas Day.
<b>Paid Time Off (PTO)</b>	PTO is time you can use for vacation, sick or personal reasons. Full-time and Part-time employees accrue PTO quarterly based on their standard work week. The maximum yearly amount is 3 weeks of PTO for the first year.
<b>Extended Illness Bank (EIB)</b>	The Extended Illness Bank is paid time off that is to be used for an employee's or family member's serious health condition lasting 5 or more consecutive work days. CFC provides 1 week of EIB upon hire and then 1 week annually thereafter each January.
<b>401k Retirement Plan</b>	All employees are eligible to contribute to the 401k retirement plan immediately upon hire. After meeting the requirement of one full year of employment and 1,000 hours of service, an employee will be eligible for an employer contribution. A Roth IRA option is also available.
<b>Tuition Reimbursement</b>	CFC provides Full-time employees who have completed 6 months of employment with assistance in continuing their professional development through formal education. Employees may receive up to \$800 per semester, up to a maximum of \$1,600 per year.
<b>Employee Assistance Program</b>	The Employee Assistance Program provides free and confidential access to a professional counselor, a financial advisor, legal assistance and a personal assistant as well as other services to help assist employees with difficulties both at work and in their personal lives.
<b>Voluntary Benefits</b>	CFC offers various voluntary benefits such as additional life insurance, short term disability, accident insurance and specified disease coverage through Unum.
<b>Liberty Mutual Group Insurance</b>	Liberty Mutual offers car, homeowners and renters insurance at a group rate. For convenience, these expenses can be paid through a payroll deduction.