

2025



EMPLOYEE BENEFITS

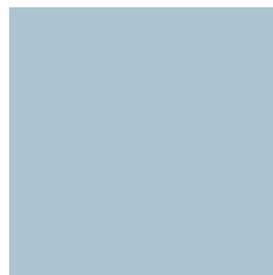
Your 2025 benefits



WELCOME TO YOUR BENEFITS

Catholic Charities of the Diocese of Albany recognizes how important benefits are to you. That's why we're committed to helping you and your family enjoy the best possible physical, financial, and emotional well-being. It's also why we provide you with a comprehensive, highly competitive benefits package, with flexibility to make the choices that best meet your needs.

Use this guide to better understand your employee benefits.



HEALTH

Quality health coverage is one of the most valuable benefits you enjoy as a Catholic Charities of the Diocese of Albany employee. Our benefits program offers plans to keep you and your family healthy and also provide important protection in the event of illness or injury.

Medical

The 2025 CDPHP HDHMO w/HRA Albany Region Plan is a High Deductible HMO plan with in-network benefits only. Please be aware, this plan has an AGGREGATE deductible and an EMBEDDED out-of-pocket maximum. This plan has a deductible however, you will be responsible for the first \$250 single / \$500 family. **Catholic Charities Roman Catholic Diocese of Albany through a Health Reimbursement Account will cover the remaining \$1,250 single / \$2,500 family deductible.** An HRA is paid for by Catholic Charities Roman Catholic Diocese of Albany after you satisfy your \$250 single / \$500 family. The HRA will be administered through CDPHP and once your portion of the deductible has been met you will receive a debit card which you can use for prescriptions and additional medical costs.

Eligibility

Employees working a regular weekly schedule of 20 or more hours per week.

Effective Date

1st day of the month following employment in a benefit eligible position or qualifying event; January 1 for open enrollment

Medical Plan Costs

2025 paycheck deductions per pay period (before-tax) 26 pay periods



Full-Time (30-40 hours per week)

	CDPHP	Herkimer Only
Individual	\$82.22	\$80.14
Two-Person	\$215.84	\$210.37
Family	\$267.23	\$260.46

Part-Time (20-29 hours per week)

	CDPHP	Herkimer Only
Individual	\$164.45	\$160.28
Two-Person	\$388.51	\$378.66
Family	\$481.01	\$468.82



Dental and Vision

Dental and vision benefits are an important part of your overall health program and key to your overall well-being.

Dental

Delta Dental PPO (Preferred Provider Organization) plans offer a network feature and usually offer a balance between lower costs and dentist choice. PPO dentists participate in the network thereby agreeing to accept contracted fees as payment in full rather than their usual fee for patients without the PPO. When you visit a PPO dentist, you typically pay a certain percentage of the reduced rate (called coinsurance) and the plan pays the rest. The percentage usually varies by the type of coverage such as diagnostic and preventive, major services.

Eligibility

Employees working a regular weekly schedule of 20 or more hours per week.

Effective Date

1st day of the month following employment in a benefit eligible position or qualifying event; January 1 for open enrollment

Full-Time (30-40 hours per week)

Amount is per pay period

	Tier 1	Tier 2	Tier 3
Individual	\$1.51	\$2.16	\$3.51
Family	\$5.31	\$7.80	12.52

Part-Time (20-29 hours per week)

Amount is per pay period

	Tier 1	Tier 2	Tier 3
Individual	\$3.02	\$4.32	\$7.02
Family	\$9.56	\$14.03	\$22.53



Ameritas/EyeMed Costs for All Employees

Individual	\$2.95
Family	\$7.11

Primary Contact: EyeMed Customer Care Center: 1-(866)-289-0614

or view plan benefit information at :eyemedvisioncare.com

Monday – Saturday: 8:00 am to 11:00 pm

Sunday: 11:00 am to 8:00 pm



Vision

Optional vision insurance provided through Ameritas/ EyeMed; 100% of premium is covered by the employee through payroll deductions; Offers coverage for eye exams, Lenses, Frame or Contact Lens allowance with discounted price after allowance is met; coverage for individual or family.

Eligibility

Employees working a regular weekly schedule of 20 or more hours per week.

Effective Date

1st day of the month following employment in a benefit eligible position or qualifying event; January 1 for open enrollment



Flexible Spending Account (FSA)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

How an FSA works

Have you ever looked at your paycheck and thought how great it would be if so much of your income didn't go to taxes? Participating in the FSA is one relatively easy way to get more out of your pay. An FSA plan provides you the option of electing pre-tax payroll deductions for certain eligible health care and/or child/dependent care expenses for children under age 13. Because the expenses are paid with pre-tax dollars, the result is immediate savings. **Take advantage of this tax saving benefit and cover the out of pocket deductible expense from your Healthcare Plan. This money is available to you the 1st day of 2025 Benefit Year.**

Available for qualifying Medical or Dependent Care costs; Salary Reduction Agreements are required; 100% employee contribution and must incur the eligible expenses within the appropriate calendar year to receive reimbursement. Confidential claims administration handled by American Benefits Group.

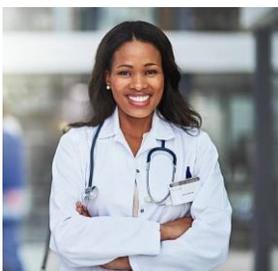
Catholic Charities offers you the following FSAs:

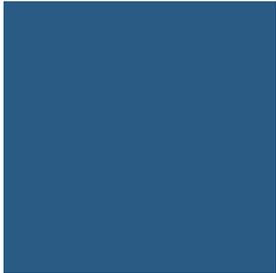
Medical FSA with Rollover-2025

- Pay for eligible health care expenses, such as **plan deductibles**, copays, and coinsurance.
- Maximum of **\$3,300** for medical expenses on a pre-tax basis; up to **\$660** of unused contributions may be rolled over into the following plan year.

Dependent Care (DCB) FSA-2025

- Pay for eligible dependent care expenses, such as day care for a child so you and/or your spouse can work, look for work, or attend school full-time.
- Maximum of **\$5,000** for dependent care expenses on a pre-tax basis.





Focus on Wellness

CCDA is committed to helping you feel your best and live well. We offer benefits and programs that support your total health and make it easier to support your wellness goals.

Total Care EAP

Total Care EAP provides employee assistance in the form of 24-hour telephone consultation, face-to-face and online counseling appointments for employee or immediate family; training for employees as well as supervisors; assistance with financial and legal matters, family work/life issues, etc. 100% paid by Catholic Charities.

Get help with work-life issues, referrals for clinical, legal, and financial services, and more. To be taking advantage of this valuable benefit go to **theEAP.com** to register. You can also call: **800-252-4555**.

Stress is one of the main reasons people turn to EAP for help. We offer a variety of stress management tools to our Members, including:

- ✓ 24-7-365 access to experienced Counselors via our helpline
- ✓ Telephonic one-to-one Coaching programs in Stress Management
- ✓ Self-Help Resources
- ✓ Stress Management & Resilience Trainings



Planning for the Future....

Pension Plan

Lay Employees' Pension Plan of Roman Catholic Diocese of Albany – **“defined benefit plan”**. Enrollees contribute 2% of gross per pay period salary, after tax; Plan assets are invested in accounts by the investment administrator selected by the Roman Catholic Diocese of Albany; employees 100% vested in their own employee contributions and the interest earned thereon; five years of vesting services required to become fully vested in the employer's portion of employee's benefit.

Eligible to participate January 1st and July 1st following start date. **** Contact Chelsea McGrath at Chelsea.McGrath@ccrcda.org, Benefits Specialist for a copy of the Plan document or further information.

Tax Deferred Annuity

Catholic Charities employees may establish a tax deferred annuity account as another means to save for retirement. Employees pay 100% of the contribution to these accounts on a pre-taxed basis. Catholic Charities offers 3 vendor choices–Vanguard, Mutual of America and Fenimore Asset Mgmt. Employee's may contribute 100% of their salary up to \$23,000/calendar year, and an additional \$7,500 is allowed for employees over 50. For more information visit the vendor's website or contact them directly by phone.

- Mutual of America–www.mutualofAmerica.com; 914–332–0124 **Plan# 903490**
- Fenimore Asset Management–www.famfunds.com; 518–234–7400
- Vanguard –1-800-962-5068 **Policy #100854565**

Voluntary Life and AD&D Insurance

Supplemental Life and Accident insurance is available to you through Equitable.

The benefit provides additional life insurance protection and is paid for entirely by you, the employee. There are no employer contributions made to this plan.

Must be enrolled in Medical plan to participate. Employee pays 100% of premium through payroll deduction.



Paid Time Off

Paid vacation and sick days help keep our physical and mental health and well-being balanced

Holidays

All agencies observe 15 core Holidays.*Agencies may differ in the schedule followed*, you can obtain a copy of the Holiday Schedule from your supervisor.

Combined Leave Time (CLT)

Employee Time Off Employees with an agreed on

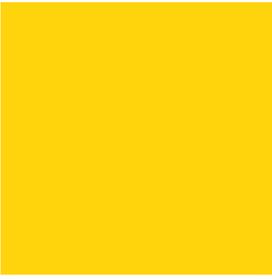
status of 20 or more hours per week (Benefit-eligible) accrue CLT, this CLT may be used for the following eligible absences:

- Vacation
- Bereavement time
- Personal time
- Income continuation when the sick leave balance has been exhausted.

Employees should request time off in advance to ensure proper coverage may be coordinated during the employee’s absence. Employees will be permitted to utilize 3 days of accrued time off during their initial six months of employment.

** Full information in Employee Handbook**

Years of Service	Work Days Earned per Year
At Hire	23
1st Year Anniversary	25
2nd Year	26
3rd Year	27
4th Year	28
5th Year	29
6th Year	30
7th Year	31



Paid Sick Leave (PSL)

The New York State Paid Sick Leave Law requires
Every employee to accrue one (1) hour of paid
Sick leave for every thirty (30) hours worked. Employees
At Catholic Charities, are entitled to up to fifty-six (56) hours
Of paid sick leave annually.
Each calendar year, the employee is entitled to use a maximum
Of 56 hours of paid sick time each year, which in some instances,
May come from the prior year's paid sick leave accruals
When the employee has not worked enough hours in the
Current calendar year to accrue the requested time.

** Full information in Employee Handbook**

NYS Paid Family Leave (PFL)

New York Paid Family Leave provides pay during leave from
Work for certain family reasons during a fifty-two (52) week calendar
Period for eligible employees. PFL is funded by a payroll tax on
Employees, the amount of which is set by the New York
Department of Financial Services. Temporary employees who
Will never meet the eligibility requirements for PFL may
Waive PFL coverage and opt out of these deductions.

** Full information in Employee Handbook**



Employer Paid Benefits

Catholic Charities Roman Catholic Diocese of Albany is concerned about your financial security and we offer benefit plans designed to protect our employees. Below is a list of additional benefits paid for by us.

Group Disability Insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. CCDA's long-term disability (LTD) insurance program replaces a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting financial obligations during difficult times.

Provided through Equitable; equal to 60% of employee's monthly pre-disability earnings up to a maximum benefit of \$6,000 per month; eligible on the 1st day of the month following employment in benefit eligible position; 100% of premium paid by Catholic Charities. (Note: This coverage is available to benefit-eligible employees with agreed-on hours of 20 or more per week.)

NYS Disability to cover personal illness or injury (non-work related); maximum of 26 weeks at a rate 50% of average weekly wages up to a maximum of \$170/week; 100% employer funded.

Malpractice Insurance

Professional liability coverage provided under the Diocesan Insurance Program for all professionals while working as employees for the Agency; this insurance does not cover consultants.

Group Life Insurance

Provided through Equitable; equal to employee's annual salary rounded to the nearest \$1,000; 100% of premium paid by Catholic Charities. Maximum of \$50,000; Coverage reduces by 1/3 at age 65, then reduces by 1/2 at age 70.

This group term coverage terminates when employment ends, at age 80.

Mutual Aid Pool

The Mutual Aid Pool was created to provide paid leave to an employee who is experiencing a catastrophe that requires him/her to be out of work for an extended period of time without pay. Periodically employees are asked to contribute up to two days of their CLT hours to the pool for this purpose.

Employees with qualifying circumstances may confidentially request this benefit in writing from their agency Executive Director. All requests are reviewed by the CEO and the Mutual Aid Pool Committee.



Payment Options

CCDA is committed to helping you access your paycheck with ease with our direct deposit and pay card options



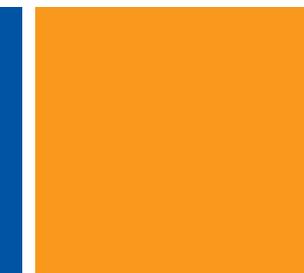
Payroll Direct Deposit

Direct deposit of full or partial pay up to a total of three deposits or three accounts, available to any bank or credit union. Multiple deposits may be made to the same or different institutions.

Bi-Weekly Pay

Wisely Pay Card

Wisely Pay Card allows a portion or all of your pay to be dispersed to a Visa branded pay card. One free in-network ATM withdrawal per pay period; Free Visa member bank over the counter cash withdrawal in all 50 states, Washington D.C. and Canada; Purchase transactions with cash back at no charge. Manage your pay card through the app or online.



Additional Benefits

As part of CCDA's benefits package, you have access to a variety of additional programs that can help you save money and provide important assistance with everyday needs.

MetLife Pet Insurance

Catholic Charities Roman Catholic Diocese of Albany is pleased to offer pet insurance. **This is a direct pay policy and not offered through payroll deductions.** The benefits provided are affordable and can be customized coverage for a variety of animals in your household.

IMPORTANT NOTE ON PET INSURANCE:

If you are enrolling in pet insurance, you will be routed to a separate platform to complete your enrollment and the associated employee cost WILL NOT be shown on your total employee cost within Employee Navigator.

Legal Shield & ID Shield

Need a piece of mind, let Legal Shield and ID Shield help you gain that. Take advantage of a multitude of services that include unlimited legal consults, legal document reviews, help with traffic tickets and much more.

ID Shield will offer services such as monitoring your private data on the dark web, unlimited restoration help if your ID is stolen, \$3Million insurance policy if a member incurs expenses as a result of stolen identity.

The policy covers lost wages, legal fees, stolen funds via electronic transfers, and much more.

Accident and Critical Illness Insurance

Accident and Critical Illness Supplemental Insurance offered by Guardian.

Must be enrolled in Medical plan to participate.

Employee pays 100% of premium through payroll deduction

Voluntary Short Term Disability Insurance

This policy will help you with your financial responsibilities, while the need to be out of work on short term disability. This can help you put your mind at rest and give your body the time it needs to heal.

This policy will offset with NYSDBL, meaning that the weekly benefit will be minus the \$170 NYSDBL benefit received.

Policy will be offered through Guardian. Rates for this policy will be specific to each individual employee.

OPTUM Prescription Home Delivery

With **Optum** Home Delivery, you can get a 3-month supply of your long-term medications. Plus we mail them to you with free standard shipping.

Want more reasons:

- Skip the trips to the pharmacy
- Save money
- Stay on track
- Flexible payment options

Go to: pharmacy.optum.com

CALM App

Calm's value and benefits can help you start developing healthy habits and bolstering their mental health through tools like meditation, music, stress reduction, sleeping guides and much more.



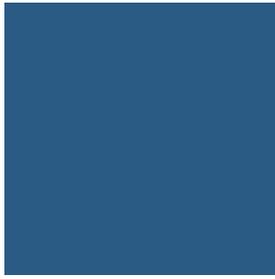
While every effort has been made to ensure accuracy of this benefit summary, the plan documents and contracts will prevail in case of discrepancy between this summary and the plan documents and contracts. In addition, CCDA reserves the right to modify or terminate any benefit plans at any time.

The information in this document constitutes a summary of benefits for our most recent plans. Please retain a copy of this summary for reference. If you have any questions or need to request a hard copy of your benefit summary, please contact Barb Willis or Chelsea McGrath in the Benefits Department.

BAwillis@ccrcda.org or Chelsea.McGrath@ccrcda.org

518-453-6662 or 518-722-4083

Catholic Charities of the Diocese of Albany is an Equal Opportunity Employer.



Agency Specific Benefits

See below for your specific agency offerings.

Disabilities Services

Health Reimbursement Account

Available for qualifying medical and dental expenses; monthly contribution made to employee accounts by CCDS Contributions are \$60 per month. Administered through American Benefits Group.

Eligibility

Employees working 20 hours or more per week.

Effective Date

Employees are eligible the first day of the month following employment in a benefit eligible position.

Care Coordination

AAA Membership

In July 2008, Care Coordination Services began offering a new benefit of basic AAA membership to all staff of the agency, regardless of position. AAA membership has many benefits including automotive, travel, financial and insurance services. Upon joining AAA (or at renewal), the primary member may add household members at minimal cost regardless of marriage or family relationship to the employee at the same address. Employees will be eligible for this benefit upon hire.

For staff with existing AAA membership s/he may submit the AAA Membership Benefit form to request payment of the basic membership (payable to AAA) at the time of their annual renewal, providing a copy of the renewal notice. If a staff person wants coverage beyond the basic plan, s/he will need to pay the difference.

For staff who do not currently hold AAA Membership, they may obtain the paperwork for membership, complete it and submit with the AAA Membership Benefit form for payment. If a staff person wants coverage beyond the basic plan, s/he will need to pay the difference.

All registration information must reflect the personal home address and car information of the individual staff member and any associate members in the same household. No agency address may be used for membership.

In the event that a staff person wishes to decline the benefit being offered, this may be indicated on the AAA Membership form. The staff person will receive a receipt of donation from Catholic Charities Care Coordination Services to be used for tax purposes if so desired.

If an employee leaves employment of Catholic Charities while their AAA membership is still active, this benefit will continue at no cost until the conclusion of the registration period.

EMPLOYEE NOTES