

Summary of Benefits 2025-26

Benefits begin as of hire date unless otherwise noted

Medical and Prescription Drug

- PPO Medical Plan (administered by Christian Brothers Services)
- Prescription Drug Plan (administered by Express-Scripts)

Employee Basic Life Insurance (administered by Dearborn National)

- \$10,000; premium included with medical enrollment OR \$2 per month if medical is waived
- ➤ Voluntary Dental Plan (administered by Guardian)
 - PPO Low
 - PPO High

➤ **Voluntary Vision Plan** (administered by Guardian-Davis National)

• Access to a large network of care professionals and freedom of choice for glasses and contacts.

Benefit	Monthly	Premium Description
Christian Brothers Blue Cross Blue Shield Medical PPO 90/10 PPO 80/20 HSA (High Deductible)	Cost calculated by individual's salary range	Employee Only Employee + Spouse Employee + Child(ren) Employee + Family
	\$21.71	Employee Only
G <i>uardian Dental</i> Prime Low	\$36.56	Employee + Spouse
	\$45.66	Employee + Child(ren)
	\$68.47	Employee + Family
Guardian Dental Complete High	\$30.18	Employee Only
	\$54.69	Employee + Spouse
	\$62.37	Employee + Child(ren)
	\$95.57	Employee + Family
Guardian Vision	\$6.83 \$13.24	Employee Only Employee + Spouse
	\$13.86	Employee + Child(ren)
	\$21.35	Employee + Family

Voluntary Short-Term Disability (STD) and Long-Term Disability (LTD)

- Short-term and long-term disability are available for purchase by full-time benefits eligible employees. These programs offer a portion of your income protection in case of unforeseen circumstances.
- Additional voluntary insurances (all administered by Guardian) including Employee, Spouse and Child Life Insurances, Accident, Critical Illness and Hospital Indemnity Insurance

➤ 403(b) Lay Retirement Plan (administered by Voya)/Financial Wellness & Advice (administered by Captrust)

This Plan enables you to accumulate long term savings for your retirement while benefiting from contributions from your pre-tax salary. Participation in this 403(b)-retirement savings program is voluntary.

- You are eligible to participate in the plan on the first day of the month coinciding with or immediately following your date of hire.
- Employee contributions are always 100% vested. Full-time employees are eligible to receive employer
 matching contributions on the first of the month following one year of service. Employer matching
 contributions are 100% vested after 3 years of service.

Employee Assistance Program (administered by One Health)

Confidential, no-cost service specializing in resources and solutions for a variety of life situations.

** Vacation

- Employees earn vacation time during the current calendar year from January to December 31 and are eligible to use earned vacation time during that same calendar year.
- New employees are eligible to use earned vacation after the first 30 days of service.

Service Years Completed	Annual Vacation Award	Monthly Accrual Rate
0	5 days	.42 days per month
1	10 days	.83 days per month
5	15 days	1.25 days per month
15+	20 days	1.67 days per month

** Personal Days

• Eligible employees who begin employment before July 1st will receive two days of personal leave for that calendar year, eligible employees who begin employment after July 1st will receive one day of personal leave for that calendar year.

** Sick Leave

- Upon hire date, sick leave benefits accrue at the rate of 10 days per year (.83 of a day for every month of service).
- A total of 30 sick days may be accumulated and used only for catastrophic medical conditions.

** Holiday Policy

- The Diocese of Gary gives 13 paid days off for the following holidays:
 - New Year's Day
 - Martin Luther King, Jr. Day
 - Good Friday
 - Easter Monday
 - Memorial Day
 - Independence Day
 - Labor Day
 - Day Before Thanksgiving
 - Thanksgiving Day
 - Day After Thanksgiving
 - Christmas Eve
 - Christmas Day
 - Day After Christmas