



## SUMMARY OF EMPLOYEE BENEFITS

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# YOU'RE WORTH OUR INVESTMENT

Housing Catalyst's Total Rewards program is designed to enrich your life at work--- and outside of it.

We support our employees by providing benefits that help them through various life stages.

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# EMPLOYEE BENEFITS

## HOLIDAYS

The organization recognizes ten holidays plus a floating holiday which employees can take with their supervisor’s prior approval. Employees are also eligible to earn a paid Wellness Day each year.

## PAID TIME OFF

First year employees receive 6.15 hours of PTO per 2-week pay period. That amount increases incrementally to 8.46 hours per 2- week pay period after a certain number of years.

## RETIREMENT

Housing Catalyst contributes 10% of the employee’s gross salary to a 401(a) tax deferred compensation account with a 3 year vesting schedule. The employee must contribute a minimum of 6.2% to this account. Housing Catalyst is exempt from FICA but not Medicare. Retirement plans are managed by ICMA- RC.

## EMPLOYER CONTRIBUTION TO BENEFITS

It has been our goal to offer a medical option that allows for zero cost employee premiums. Therefore, each employee receives \$280.00 per 2-week pay period applied to Housing Catalyst's group medical, dental and vision insurance premiums. Dependent coverage is available at an additional expense. Additionally, Housing Catalyst participates in a Medical Expense Reimbursement Plan to assist with high deductibles; Employees are eligible for medical insurance on the first of the month following date of hire.

## HEALTH SAVINGS & FLEXIBLE SPENDING

Employees may elect a pre-tax payroll deduction to be deposited into a Health Savings Account at the banking institution of their choice. Or employees may elect a pre-tax payroll deduction to be deposited into a Flexible Spending Account for medical, dependent care and transit and parking expenses through United Healthcare.

## LIFE INSURANCE

Housing Catalyst pays for a term life insurance policy equal to one year’s gross annual salary.

## SUPPLEMENTAL LIFE INSURANCE

Supplemental life insurance and AD&D is available through the group insurance provider at the employee’s expense

## SHORT-TERM DISABILITY

Housing Catalyst pays for a short-term disability policy that pays two-thirds of the employee’s salary for up to 11 weeks.

## LONG-TERM DISABILITY

Housing Catalyst pays for a long-term disability policy that has a \$7,500 max. monthly benefit.

## EMPLOYEE ASSISTANCE PROGRAM

Counseling and other supportive services are available to employees and their family members free of charge.

## EDUCATION ASSISTANCE

Full time employees are eligible to participate in the Education Assistance Program which allows up to \$1,500 annual tuition reimbursement for personal and professional development.

## WELLNESS PROGRAM

Housing Catalyst is recognized by Health Links Colorado as a Certified Leader in wellness and offers a multicomponent health and safety program to enrich employees and their families.