



SUMMARY OF EMPLOYEE **BENEFITS**

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.

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.

VACATION TIME

First year, full-time employees receive 6.15 hours of vacation 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 Mission Square.

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.

EDUCATIONAL SUPPORT

Full time employees are eligible to participate in the Educational Support Program which allows for up to \$5,000 annual tuition reimbursement for 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.