

**VILLA ST. FRANCIS AND CHILD DEVELOPMENT CENTER OF ST. JOSEPH  
BENEFIT SUMMARY – HOURLY EMPLOYEES**

Benefit	Eligibility for Enrollment	Enrollment	Effective Date	Benefit Value	Cost
<b>Direct Deposit</b>	Required	Must sign-up within the first 30 days of employment.	Immediately.	Your bi-weekly paycheck will be directly deposited into an account(s) of your selection.	No Company cost to the employee. Employee is responsible for any charges associated with their account.
<b>Health/Dental/Vision by Christian Brothers Employee Benefit Trust (CBEET)</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Must enroll within the first 60 days of employment or during the open enrollment period.	Effective the 1st of the month following 90 days of employment.	In Network – Co-pay for office visits, emergency room, prescriptions, etc. (See Plan Outline) Out of Network – (See Plan Outline)	Monthly Costs: See summary for prices. Portion paid by VSF/CDC, portion paid by employee.
<b>Paid Time Off (PTO)</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Accrual begins at the time of hire. Accrues each pay period.	Available to use after 90 days employment for illness, vacations, personal days.	1-4 Years -----15 Days (240 Hrs. Max. Accr.) 5-9 Years -----20 Days (280 Hrs. Max. Accr.) 10-19 Years –25 Days (320 Hrs. Max. Accr.) 20+ Years ----27 Days (340 Hrs. Max. Accr.)	No cost to employee.
<b>Holiday Pay</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Automatic sign-up.	Effective following 90 days of employment. Legal holidays will be paid to employees. Must work the entire scheduled shift the day before/after the holiday to be eligible.	Legal holidays include New Year's day, Memorial Day, 4th of July, Labor Day, Thanksgiving Day, and Christmas Day	No cost to employee.
<b>Short Term Disability (Lincoln Financial Group)</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Automatic sign-up.	Effective the 1st of the month following 90 days of employment.	60% of base pay (3-day waiting period) for scheduled days missed, up to a maximum 13 weeks of coverage for non-work related injury or illness.	Premiums paid by VSF/CDC.

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<b>Long Term Disability (CBEBT)</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Automatic sign-up.	Effective the 1st of the month following 90 days of employment.	Income protection in the event of a permanent and/or long term disability. Benefit pays 60% of salary on the 91st day of disability.	Premiums paid by VSF/CDC.
<b>Group Life Insurance (CBEBT)</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Must enroll within the first 30 days of employment.	Effective the 1st of the month following 90 days of employment.	Benefit is one & one-half times base annual income.	Premiums paid by VSF/CDC.
<b>Pre-Tax Section “125 Plan” (POP)</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Must enroll within the first 30 days of employment or during the open enrollment period.	Effective the 1st of the month following 90 days of employment.	Allows health/dental/vision premiums to be deducted on a pre-tax basis.	No cost to employee.
<b>Flexible Spending Account Plan (FSA)- Out-of-Pocket Medical Expenses &amp; Dependent Care Expenses</b>	All employees except Pool staff.	Must enroll within the first 30 days of employment <b>or</b> during the open enrollment period.	Effective the 1st of the month following 90 days of employment.	Allows certain out-of-pocket health care expenses (up to \$3,500/calendar year) <b>and/or</b> dependent care expenses (up to \$5,000/calendar year) to be payroll deducted on a pre-tax basis.	100% employee paid.
<b>Child Care Discount</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.	Voluntary sign-up.	Eligible following 90 days of employment.	Employee will receive a 50% discount for services at CDCSJ only.	Dependent on child care costs.
<b>Tax Deferred Annuity (TDA) (ING Retirement Savings)</b>	All employees.	Voluntary sign-up at any time with Villa’s Tax Deferred Annuity (TDA) provider.	Open	Pre-tax savings. Employees can save for retirement without having to pay Federal Income tax now.	100% employee contributions.

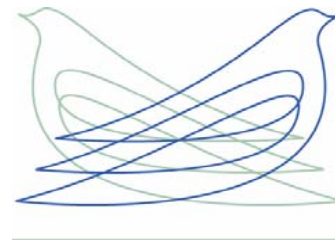
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<b>Pension Plan</b>	All employees who have a minimum of 1,000 compensated hours per year and are 21 years of age and older.	Complete one year of continuous service with 1,000 compensated hours.	January 1 or July 1 after completion of one year of continuous service. Must work 1,000 hours each year to earn a vesting year.	Receive a minimum of 3% into the Pension Plan. See Pension Plan document for details. 100% vested after 5 years of credited service.	No cost to employee. Contributions by VSF/CDC based on years of service.
<b>Employee Assistance Program (EAP)</b>	All employees of VSF/CDC	Immediately upon hire.	Immediately upon hire.	Your EAP is designed to provide several services for employees and families, such as short-term counseling, 800# and website resources available.	Paid by VSF/CDC.
<b>Funeral Leave</b>	All regular part-time and full-time employees (.5 and above), except Pool staff.		Effective after 90 days of employment.	Up to 3 days of pay for the death of an immediate family member (See Employee Handbook). Pro-rated to FTE level.	Paid by VSF/CDC.
<b>Jury Duty or Military Pay</b>	All regular part-time and full-time employees (.5 and above)		Effective after 90 days of employment.	Employees will receive their regular rate of pay if scheduled for jury duty on a scheduled day of work (based on FTE level).	Paid by VSF/CDC.

Benefits are subject to change with or without notice. These are brief descriptions of benefits provided. See full-detailed information available in Human Resources.



Child Development Center of St Joseph



Villa St Francis