

Compensation Guidelines
Parishes & Schools
July 1, 2026 – June 30, 2027

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Compensation Projections for Archdiocesan Priests FY 2027

These figures reflect the cost per priest to the parish/school.

Salary

- See attached scale (page 5) which reflects a 2.5% increase over the FY26 scale.

FICA Allowance

1. Simple Formula – 7.65% of taxable income received from the parish
2. Detailed Formula – **EXAMPLE ONLY**

Priest's Salary (per scale)	$26,704
Stipend (if elected)	$ 5000*
Taxable Value of Car Insurance	$ 3,068*
Value of Housing on Schedule SE	$14,070
Total [a]	**$48,842**

Divide total [a] by .9235 = Total [b]
$48,842 divided by .9235 = $52887[b]

Total [b] minus Total [a] = $ amount to be added to the priest's salary.
$ 52,887 [b] minus $48,842[a] = $4,045= $ amount to be added to the priest's salary.

(* see page 32 for **Taxable Value of Car Insurance Chart.)**

Professional Expense Allowance $9,700

This account is intended to fund such things as: priest convocations, days of prayer, retreats, ongoing formation events, conferences, priest support groups, vestments and clerical attire, books, subscriptions, items used ministerially including technology, meals/entertainment related to ministry, mileage incurred for any events, etc.,

Annual Medical Insurance cost reflects a 6.0% increase

- Cigna OAP Plus $12,935.88
- Cigna HDHP with HSA $11,434.45

(For budgeting purposes, please keep in mind that most members enroll in the OAP Plus plan)

Annual Dental Insurance- remains flat for FY27

- Cigna Dental $591.96
- United Concordia Dental (Frozen) $243.12

Annual Vision Insurance cost reflects a 6% increase $109.01

Additional Benefits for Diocesan Priests

- Fund for extraordinary health needs $1,000
- Fund for ongoing Priestly Formation $2,000
- Fund for support of retired and infirmed Priests $500.00

- **Cell phone reimbursement -- $80/month paid in the first pay period of each month as a non-taxable fringe benefit.**

Pension	$8,500
Car Insurance	$3,068

Physical Damage Deductible increase for FY27 Priest Auto
Comprehensive/Collision $500
Full Glass Replacement $250

Participation in the Archdiocesan automobile insurance program is required to be eligible for this benefit. Those who elect to secure their own auto insurance outside of the Archdiocesan insurance program **are not** eligible for payment or reimbursement of premium expenses incurred.

Group Life Insurance	$ 600
Short Term Disability (active priests only)	$ 150

Workers' Compensation Rates

As a reminder, anyone using Worker's Compensation benefits is NOT eligible to use vacation or 402 time to make up the difference. Please contact Human Resources or Tom Alban with any questions.

Note: locations should budget with the understanding that if they project an increase in salaries, they should budget an equal increase for workers' compensation.

- Parish/School Professional/Clerical--- .0070855
- Parish/School Maintenance/Housekeeping ---.0279772
- Formula: 2026 Calendar Year Earnings x rate = budget amount
- Example: 2026 Salary of $35,000 x .0279772 = $979.20

PRIEST SALARY SCALE – FY 2027 -2.5% increase

Years of Service	Pastor/Special Ministry		Associate Pastor	
	Annual	Monthly	Annual	Monthly
< 5	$31,351.25	$2,612.60	$28,193.75	$2,349.48
5-9	$32,883.29	$2,740.27	$29,656.92	$2,471.41
10-14	$34,489.09	$2,874.09	$31,117.65	$2,593.14
15-19	$36,021.12	$3,001.76	$32,577.12	$2,714.76
20-24	$37,942.92	$3,161.91	$34,040.49	$2,836.71
25-29	$39,893.00	$3,324.42	$35,451.84	$2,954.32
30-34	$41,839.38	$3,486.62	$37,039.18	$3,086.60
35-39	$43,787.02	$3,648.92	$39,893.00	$3,324.42
40-44	$45,739.55	$3,811.63	$41,356.18	$3,446.35
45-49	$47,687.15	$3,973.93	$41,865.20	$3,488.77

- **Former Religious Brothers**
  - Years of service for priests who were formerly religious brothers are calculated from the year of perpetual profession.
- **Anniversary Dates**
  - These figures are based on a July to June (fiscal) year. A priest advances to a higher salary level in the month of his ordination anniversary.
- ***Mass Stipends**
  - A stipend is any money collected and noted as an assigned Mass intention. This includes daily and weekend Mass intention, All Souls Day, Mother's Day and Father's Day intentions. Customary Mass stipends in the Archdiocese of Baltimore are $10. Per the Decree issued by the Dicastery for the Clergy issued on April 13, 2025, and confirmed by Pope Francis, priests are no longer permitted to receive more a one stipend for a single mass. Funds from "bundled masses" such as All Souls, Mothers and Father's Day novenas of masses should go to the parish.

  - A priest may not collect Mass stipends if he elects to receive a Mass stipend allowance. If he receives more than one Mass stipend in a given day, additional ones should be returned to the parish or donated to the Vocations Office, Care of Retired Priests, or other charitable fund.

  - Parishes that receive Mass intentions should record them as income in account 4220 if they are not given to a priest.

- **Sacramental Assistance:** The following are the customary offerings to priests who offer sacramental assistance in the parishes and institutions in the Archdiocese of Baltimore to which they are not assigned:
  - Weekend Masses $100.00 each
  - Daily Masses $50.00 each
  - Confessions $50.00 (up to an hour before mass)

- Penance Services/Reconciliation Days $75.00 (for up to 90 minutes; adjusted accordingly for extended periods of time).

ANNUAL SALARY AUTHORIZATION
July 1, 2026 to June 30, 2027
(Please provide to the responsible payroll administrator by June15th.)

Name of Priest_____

Salary (per scale)	$ _____
Mass Stipend Allowance (if elected)	$
Parish FICA Allowance* $_____	
SUBTOTAL	**$_____**
Add: Annual Portion of Professional Expense Allowance allocated to salary per attached signed declaration	$_____
TOTAL TAXABLE ANNUAL SALARY	**$ _____**

Mass Stipends: If a priest elects the $5000 in lieu of Mass Stipends, add $5000 ($416.67/ mo.) to the appropriate figure above.
***FICA Allowance should be based on salary, Mass stipend and value of car insurance paid by the parish on behalf of the priest. (See page 3 for example of calculation) There is no FICA allowance on any portion of professional expense allowance taken as salary.**

Bookkeeper/Finance Signature: _____ Date: _____

Priest Signature: _____Date: _____

ANNUAL DECLARATION
PROFESSIONAL EXPENSE ALLOWANCE

July 1, 2026 to June 30, 2027

Name of Parish: _____

Name of Priest: _____

Professional Expense Allowance $ _____

Portion of this allowance that will be designated and used for expenses $ _____

Portion of this allowance that will be provided to me as a salary $ _____

Signature of Priest: _____

Date: _____

Note 1: This form must be completed and returned to the parish bookkeeper by June 15th so that accurate salary checks can be prepared for the new pay period.

Note 2: This declaration is for the entire fiscal year. No changes may be made at any other time.

CLERGY PROFESSIONAL EXPENSE ALLOWANCE
DOCUMENTATION FORM

Period Covered: _____ to _____
month \ day \ yr. **month \ day \ yr.**

Name of Priest: _____

EXPENSES:

Miles _____ @ .725 cents/per mile $_____
(Based on current IRS limits)

Parking Fees, Tolls, Public Transportation Fares $_____

Travel Expenses $_____

Vestments $_____

Professional Dues $_____

Business Supplies $_____

Meals & Entertainment $_____

Retreat Expenses $_____

Other _____ $_____

_____ $_____

TOTAL EXPENSES FOR THIS REPORT

All items listed above must be accompanied by appropriate documentation. Receipts as appropriate must be included for expenses except for automobile travel. For automobile travel expenses, this documentation can take the form of a log of trips taken, miles traveled. State the time, place, and purpose of all deductions.

PERSONAL PEA WORKSHEET:

Professional Expenses Claimed on this Report **$_____**
Add: Previous Reports Submitted for the current fiscal Year **$_____**
Total PEA Claimed for the Current Fiscal Year **$_____***
*** Amount cannot exceed the fiscal year allowance.**

Signature _____Date Requested _____

BUSINESS REIMBURSEMENT
DOCUMENTATION FORM

Period Covered

_____ to _____
month \ day \ yr. month \ day \ yr.

Name of Priest: _____

EXPENSES:

Business Miles _____ .725 cents/per mile (Based on current IRS limits)	$_____
Parking Fees, Tolls, public trans., fares	$_____
Business travel expenses	$_____
Business Meals & Entertainment	$_____
Business Supplies	$_____
Other _____	$_____
_____	$_____
TOTAL	**$_____**

All items listed above must be accompanied by appropriate documentation. For automobile travel expenses this documentation can take the form of a log of trips taken, miles traveled and business purposes. Receipts should be included for other expenses.

Business expenses include but are not limited to travel from the parish or ministry site to visit parishioners in the hospital or hosting a meal for a business-related meeting. The reimbursement is charged to the parish or ministry site budget for such items and is not part of the priest's Professional Expense Allowance.

Housing Policy for Archdiocesan Priests

It is the general norm that all priests incardinated in the Archdiocese of Baltimore are to live in a rectory. The rectory, defined as the residential space provided for the priests, should be primarily a home for the residents, and should be private to the residents. All attempts should be made to have the offices, work spaces, staff and parishioners separate from the living quarters of the rectory. The rectory furnishings, including rugs and window treatments, should be of adequate quality, be maintained properly regarding cleanliness, and periodically updated. Each priest resident should have adequate personal quarters consisting of a bedroom, sitting room and bath. The rooms should also be properly furnished and maintained.

A priest assigned to parish ministry may seek to live outside of the parish rectory on his own or with other priests with the approval of the Archbishop. **The procedure for doing this may be found in section 1102.8 of the Clergy Personnel Guidelines,**

Professional versus Business Expenses.

All priests are encouraged to differentiate professional expenses from business related expenses when they request reimbursements. An example is helpful here. When a priest travels to a retreat, a study day, or Emmaus group meeting, these and other related expenses are reimbursed from his personal professional expense allowance. The parish reimburses expenses for travel to a hospital, a home visit, or any normal parish business activity to a priest just as other parish employees are reimbursed for business related expenses. While this example uses travel as an example, it can be applied to all normal parish business related expenses. When parish budgets are developed, funds should be allotted for this purpose. All requests for reimbursement must be submitted with appropriate documentation. This distinction will help to assure that all priests have sufficient funds for their professional education and development.

Priest Ongoing Formation Contribution

The Ongoing Formation Contribution of $2,000 per year is billed to the parish/ministry site on a monthly basis (on the benefits bill) for all active archdiocesan priests and those priests serving in parishes and archdiocesan-owned ministry sites. These funds are not paid directly to the priest or religious community as they are used to subsidize archdiocesan-sponsored ongoing formation programs for priests such as priest retreats, convocations, days of prayer, early years of ministry programs, new pastor programs, etc.

Deacon Ongoing Formation Allowance

Active deacons are allotted $1,500 in FY27 for Professional Expenses. This Professional Expense Allowance is budgeted by the ministry site. These expenses can include workshops, retreats, convocations, vestments, books, etc. If married, the allowance can support the wife's attendance at these events as well. The deacon must submit documentation to receive the reimbursement or present an invoice to the parish for direct payment.

If retired and continues to serve on a regularly scheduled basis, the deacon continues to be eligible for the Professional Expense Allowance. The Division of Clergy Personnel assists deacons whose ministry site is unable to provide the allowance.

Compensation Projections for Religious Orders
FY2027

These amounts reflect the employer's cost per religious man or woman.

Stipend for Religious*

- Principal/Administrator $56,124.38
- Teacher $50,581.29

Medical Insurance: 60%increase see Appendix A for more details –

- Cigna OAP Plus Individual $ 12,935.84
- Cigna HDHP with HSA Individual $ 11,434.45
- (For budgeting purposes, please keep in mind that the majority enroll in the OAP Plus plan)

Annual Dental Insurance remains flat for FY27

- Cigna Dental $591.96
- United Concordia Dental (Frozen) $243.12

Cigna Stand Alone Vision Care 6% increase **$**109.01

Retirement Benefit ** $ 3,130

FICA Allowance ** $ 2,174

Death Benefit $ 34

Short Term Disability $150

Workers' Compensation Rates

As a reminder employees using Worker's Compensation benefits are NOT eligible to use vacation or sick time to make up the difference. Please contact Human Resources or Tom Alban with any questions.

Note: locations should budget with the understanding that if they project an increase in salaries, they should budget an equal increase for workers compensation.

- Parish/School Professional/Clerical .0070855
- Parish/School Maintenance/Housekeeping .0279772
- Formula: Calendar Year Earnings x rate = budget amount
- Example: Salary of $35,000 x .0279772 = $979.20

Mileage Reimbursement $. **.725** Per mile

* The stipend check for the religious should be issued to the religious community. This amount is not taxable to the individual religious or the community. If the check is issued to the individual religious, the amount must be reported as taxable income to the individual religious.

** The retirement benefit and FICA allowance are paid directly to the religious community.

Stipend and Leave Guidelines for Religious
Men and Women
FY 2027

Stipend (not treated as Lay)

Compensation for **Religious serving in parish ministry** is typically negotiated with either the individual or the religious community. There are various models. The following are three examples: **Memo Of Understanding (MOU) is the overarching document.**

- A stipend comparable to the stipend of Religious serving in Catholic schools. A car/car allowance may be included only if a car is required to perform the duties of the position.

- 100% equivalent lay salary for a comparable position. (Car and housing allowance are not included).

- A package negotiated between the pastor and the religious community that reflects the compensation philosophy of the religious community and the ability of the parish to pay. The package may include:
    - Negotiated stipend
    - Car, car allowance or mileage reimbursement
    - Housing or housing allowance

The religious stipend, retirement benefit, FICA allowance, car and / or housing allowances are paid to the religious institute. The name of the institute is noted as the payee on all compensation checks. The name of the individual member assigned to the parish or school may also appear on the check.

Leave

Religious serving in a parish/school may be eligible to receive paid time off; however, the MOU is the overarching document. If monthly stipends are given, they cover any time away from the office. No separate pay is given for the following:

- Annual Leave
- Vacation
- Holidays
- Professional Development
- Community Service

Reasonable paid leave should be provided for absences due to illness. Religious people absent for extended periods of time due to illness are eligible for **Short-Term Disability** benefits after the first month of medical leave. The parish or school continues to pay the Religious for the first month of medical leave. Finance pays any applicable Short-term Disability benefits directly to the community.

Lay Employee Compensation

A. General

1) LEGAL/REGULATORY ASPECTS OF LAY EMPLOYEE PAY

The primary law governing lay employee compensation is the Fair Labor Standards Act (FLSA). Maryland law augments the FLSA and frequently establishes a minimum wage rate that differs from the federal rate. There are two categories of employees:

a) **Nonexempt Employees** - Employees who are covered by the provisions of the FLSA are referred to in the law as ***Nonexempt*** employees… these employees generally are paid on an hourly rate basis and must be paid one and one-half times their regular rate of pay for hours worked in excess of 40 hours in a workweek.

b) **Exempt Employees** - Employees who are not covered by the overtime provisions of the FLSA are referred to in the law as ***Exempt*** employees… these employees are generally paid on a "salary basis" and not by the hour. To be exempt from the FLSA, employee salaries must, at a minimum, meet or exceed the current Federal minimum salary requirement of $35,568 per year or $684 per week. Exempt employee duties must also qualify for one or more exemption categories. *Exempt* employees are not entitled to overtime pay. Also, because *Exempt* employees are paid on a salaried basis, their pay cannot be "docked" in amounts less than a full day's pay.

- Clergy and religious who are working in a *ministerial capacity* are not considered "employees." Therefore, they are not subject to the overtime rules of the FLSA.
- Teachers, including substitute teachers, tutors, teachers who are not yet certified, and coaches who work in schools and spend much of their time teaching student athletes the rules and fundamentals of their respective sports, are covered by the Professional exemption from the FLSA regardless of their pay level.

b. Lay Parish Employees

The following positions in parishes have *primary duties* that would make the position ***nonexempt***, regardless of salary level, in most instances. NOTE: The assistance of the AOB Human Resources staff should be sought when considering exempting a position listed below.

Accounting Clerk/Accounts Payable or Receivable Clerk

Administrative Assistant/Secretary

Before Care/Daycare/After Care Worker

Bookkeeper

Choir Director

Confirmation Coordinator

Custodian/Janitor/Housekeeper/Maintenance Worker

Evangelization Coordinator

Events Coordinator/Hall Manager

Organist/Musician (various instruments)
Receptionist

Religious Education/Faith Formation Coordinator
Security Guard

Screening Coordinator

Wedding Coordinator

Youth Coordinator

Providing the salary of $35,568 per year or $684 per week applies, the following parish positions have *primary duties* that would, in most instances, make the position ***exempt****:*

Director of Mission or Mission Support

Director of Religious Education/Faith Formation
Director of Liturgy/Liturgy and Music

Director of Evangelization

Director of Pastorate Operations

Director of Youth and Young Adult Ministry
Pastoral Associates

Parish Manager/Business Manager

The assistance of the AOB Human Resources staff should be sought when considering a position for exemption from the FLSA.

1. Lay Parish Employee Leave Policies and Guidelines

Annual Leave/Vacation Leave

The Pastor or Parish Administrator makes the final decision on the parish policy regarding the accrual and use of vacation or annual leave by lay employees. **An accrual method of tracking leave is strongly recommended rather than crediting employees with an annual "lump sum" of leave at the beginning of the calendar or fiscal year.**

Employees may be required to satisfactorily complete an orientation or probationary period (usually 3 months) to be eligible to use annual/vacation leave that they have accrued during the probationary period. Exceptions to this practice may be made by the Pastor/Parish or Administrator. Planned annual/vacation leave must be requested and approved in advance by the Pastor or other designated approver.

Annual/Vacation Leave Accrual (based on full-time lay parish employee work schedules)

Years of Service	All Staff
1st –3rd year	Minimum 3 weeks per year
4th – 10th year	Minimum 4 weeks per year
11th year or more	Minimum 4 weeks per year

Annual/vacation leave amounts are prorated for those employees working less than a fulltime schedule. Employees who are eligible for vacation leave, and who leave one parish for employment at another Archdiocese of Baltimore parish, receive credit for their years of service for vacation accrual rates at the new employer.

A) Under Maryland law, unused annual/vacation leave must be paid out to the employee when their employment is terminated. . For this reason, unused accrued vacation leave must be paid out to employees who leave one parish or school for employment at another Archdiocese of Baltimore parish or school.
B) **Only up to 80 hours of accrued vacation leave time may be carried over into the next calendar/fiscal year.** Any questions please reach out to our HRMS team.

- For those parishes on a calendar year plan all hours over 80 should be exhausted by December 31, 2026.
- For those parishes on a fiscal year plan, you will have until June 30, 2027.
- Any amount of unused annual/vacation leave from the previous leave year that exceeds 80 hours is no longer available to the employee.
- At this time, we are strongly encouraging all locations to move to calendar year plans.

Limiting the carryover of annual/vacation leave protects the parish from the budget impacts of unanticipated significant pay-outs of unused leave to employees leaving parish employment. AOB Central Services and the Department of Catholic Schools limits the maximum number of hours of annual/vacation leave an employee can carry over into the next leave year to 80 hours.

Paid Holidays

The Pastor or Parish Administrator makes the final decision on the parish/school policy regarding the paid holiday schedule. Most parishes customarily provide at least the following 6 paid holidays for benefit-eligible staff:

- Christmas
- New Years' Day
- Memorial Day
- Thanksgiving
- Labor Day
- Independence Day

Other commonly observed paid holidays that are often provided at the option of the Pastor or Parish Administrator are Martin Luther King Jr. 's Birthday, Presidents' Day, Good Friday, Easter Monday, Juneteenth, the Friday after Thanksgiving, and Christmas Eve.

Employees on Short or Long-Term Disability Workers Compensation are not eligible for paid holidays.

Bereavement Leave

Subject to parish practice, employees are entitled to be paid leave in the event of a death in the immediate family. Typical bereavement leave involves at least 3 workdays. In situations where funeral and interment are being held out-of-state or when funeral arrangements are otherwise lengthened, the employee is granted up to 5 days of paid bereavement leave. The "immediate family" consists of spouse, parents, siblings, children, grandchildren, and other relatives residing with the employee. One day of paid bereavement leave may be provided in the event of death of a relative other than those listed above, with up to 3 days provided for out-of-state situations or lengthened arrangements.

Paid Sick Leave

a. Maryland Sick and Safe Leave

The Maryland Healthy Working Families Act requires organizations that employ 15 or more employees to provide **paid** *sick and safe leave* to the employees who are regularly scheduled to work at least 12 hours per week (regardless of their eligibility for benefits.) The minimum sick/safe leave benefit is accrued at the rate of 1 hour for every 30 hours worked, for a maximum of 64 hours per year. Employees accrue .0333 hours of Sick and Safe Leave for every hour worked. With rare exceptions, most parish employees, including non-benefit eligible employees, are covered by this law. Excluded from the coverage of the law's requirements are:

- Independent Contractors
- Employees regularly scheduled to work less than 12 hours per week; and,
- Employees younger than 18 years old at the beginning of the year.

When the parish applies the Archdiocesan Paid Sick Leave Policy to employee absences, nearly all situations will satisfy the Maryland Sick and Safe Leave law requirements.

b. Archdiocesan Paid Sick Leave Policy

Paid sick leave is provided on an accrual basis to all Benefit-eligible lay employees of the Archdiocese who work at least 80 hours per month. The accrual of sick leave is prorated for employees who are regularly scheduled to work less than full-time. (**This benefit meets the requirements for *Maryland Sick and Safe Leave*.**) Sick leave will be accrued according to the following:

- Employees scheduled to work 40 hours per week will earn 8 hours of sick leave per month worked.
- Employees scheduled for 35 hours per week will earn 7 hours of sick leave per month worked.
- Employees scheduled for 20 hours per week will earn 4 hours of sick leave per month worked.

Employee paid sick leave will accrue at a rate of .0462 hours for every hour worked (equivalent of 1 day per month). Sick leave may accumulate up to a maximum of 320 hours of sick leave; amounts of sick leave exceeding 320 hours will be forfeited. Sick leave does not ordinarily accrue during absences for sick purposes of greater than two (2) or more weeks.

Unused sick (and sick or safe) leave is not compensable upon employment termination; however, employees are eligible to transfer unused accrued sick leave between locations participating in the Archdiocesan benefit plans. Employees who have terminated employment and have been rehired within 37 weeks must have their sick leave balances restored to the level accrued at the time of their employment termination.

Parishes should enact procedures under the Family Medical Leave Act (FMLA) for absences of eligible employees due to personal or family member illness or injury greater than 5 days. Federal Department of Labor regulations require an employee be incapacitated for three full consecutive days before the employee's "serious health condition" invokes the protection of the FMLA leave. (Consult with Human Resources in the handling of all FMLA matters and the possibility of coverage under the Americans with Disabilities Act.) Sick leave benefits for medical leave due to pregnancy are the same as sick leave benefits for other medical disabilities.

Consistent with the Church's longstanding pro-life advocacy, parishes and schools are encouraged to consider implementing up to 6 weeks of paid parental leave. Parishes should work with their assigned HR Manager when implementing such paid leave.

Parish Employee Pay for Emergency Closures
From time to time, emergencies will occur that may close a parish for a partial or complete day. Some examples of emergencies causing closures include, but are not limited to: snow and other weather-based closures; and building/facility emergency repairs (floods, power, water, etc.) In such cases, exempt and nonexempt employees, whether eligible for benefits or not, **who were otherwise scheduled to work and who are prevented from working by the emergency closure**, are to be paid for the hours/days they would have otherwise worked.

Jury Duty/Court Leave
The Archdiocese encourages and supports employees in fulfilling their civic responsibilities. Parishes will provide paid time off to employees for performing jury duty or for serving as a witness under subpoena. Ordinarily, paid time off for these purposes will be provided for up to a maximum of five workdays. Such paid time off exceeding five workdays will be considered on a case-by-case basis by the Pastor or Parish Administrator. While jurors are typically provided with a stipend for the purpose of defraying their expenses for meals, travel, and parking, these amounts will not be deducted from the employee's paid Jury Duty Leave.

c. Lay School Employees -definitions

The following school positions with *primary duties* making the position ***Nonexempt***, (regardless of salary level) are:

Accounting Clerk/Accounts Payable or Receivable Clerk

Administrative Assistant/Secretary

Before Care/Daycare/After Care Worker

Bookkeeper

Cafeteria Worker

Custodian/Janitor/Housekeeper/Maintenance Worker

Health Room Assistant (includes L.P.N. and Nursing Aides)

Instructional/Teaching Assistant or Aide

Lunchroom Coordinator/Monitor

Office Manager

Receptionist

Security Guard

Screening Coordinator

Tuition Coordinator

These positions are paid for on an hourly basis, only for work performed or for paid time off.

School positions with *primary duties* making the position ***Exempt*** from the FLSA regardless of salary level are:

- Teacher
- Substitute Teacher
- Tutor
- Coach
- Principal
- Assistant Principal

Providing the salary of $35,568 per year or $684 per week applies, the following school positions have *primary duties* that would, in most instances, make the position exempt*:*

- Academic/Guidance/School/College Counselor Business Manager
- Admissions Director
- Nurses (B.S. degree in Nursing or R.N. only)
- Technology Coordinator/Specialist
- Campus Minister
- Athletic Director and Assistant Athletic Director or Athletic Trainer

Lay School Employee Leave Policies and Guidelines

School Employee Paid Vacation Leave (Benefit-eligible Employees) The Principal makes the final decision on the accrual and use of vacation leave by 12- month employees who are benefit-eligible in the school within benefit eligibility guidelines. A leave year may either coincide with the school year or with a calendar year. The dispensing and tracking of vacation leave should be done on an accrual basis rather than by crediting employees with an annual "lump sum" of vacation leave at the beginning of the leave year.

NOTE: Principals should identify and communicate to faculty and staff the particular dates/times where it is inadvisable for staff to use leave due to work commitments. (e.g., teacher-parent conferences, Catholic Schools Week, etc.)

School Employee Vacation Leave Accrual (based on full-time work schedules)

Employee accrual of vacation leave is on the basis of years of service to the Archdiocese. The following outlines the framework for leave accrual. Vacation leave amounts will be prorated for those 12-month benefit-eligible employees working a less than full-time schedule.

Employee Years of Service	# of Weeks' Vacation	Biweekly Vacation Accrual
1st to 3rd year	3 weeks of vacation	.0576 per hour worked; maximum of 4.6154 hours per pay period
More than 3 years	4 weeks of vacation	.0769 per hour worked; maximum of 6.1538 hours per pay period

Vacation Leave Carryover. Regarding the carryover of vacation leave from one year to the next, **Schools have two options from which to choose:**

OPTION 1 – Eligible employees may carry over no more than 80 hours of vacation leave into the next Fiscal Year,

OPTION 2 – Eligible employees may carry over no more than 40 hours of vacation leave into the next Fiscal Year.

School Employee Vacation Leave Usage

Vacation leave may be used in increments of full, and less than full workdays to allow employees to take the minimal amount of time off from workdays for personal matters. Vacation leave may not be used to cover those days identified in the school calendar where employees will not be paid (e.g., Christmas and Easter breaks.).

Paying Out Vacation Leave for School Employees

Under Maryland law, unused vacation leave must be paid out to the employee when their employment is terminated. This means that the carrying over of unused vacation leave constitutes a financial obligation on the school's balance sheet. Therefore, the principal of each school must select from one of the two Options listed below for limiting the carryover of vacation leave. Any amount of unused vacation leave from the previous leave year that exceeds 80 hours (Option 1) or 40 hours (Option 2) at the end of the leave year is no longer available to the employee.

NOTE: Schools that previously allowed an annual carryover of more than 80 hours of unused vacation leave should establish a plan to transition from the existing vacation leave carry over policy. One of two options are available:

1. At the end of the leave year, schools may pay out to the employee the value of the vacation leave hours remaining that exceed 80 or 40 hours; or,
2. Schools may establish a transitional period in which employees are able to use their vacation leave to draw the balance of unused vacation to 80 or 40 hours by the end of the second leave year.

School Employee Paid Holidays

The Principal makes the final decision on the school policy regarding the paid holiday schedule. All Archdiocesan schools will provide paid holidays for benefit-eligible staff, to include, at a minimum:

- Labor Day
- Christmas Day
- Presidents Day
- Day after Thanksgiving
- Memorial Day
- Easter Monday
- Juneteenth (12-month employees)
- Martin Luther King, Jr. Birthday
- Thanksgiving Day
- Christmas Eve
- Good Friday
- Independence Day – 12- Month Employees
- New Year's Day

Employees who are not eligible for benefits are not eligible for paid holidays and schools are not required to provide paid holidays to employees who are not eligible for benefits.

Employees in Short-Term or Long-Term Disability or Workers Compensation status are not eligible to be paid for holidays.

School Employee Paid Sick Leave

A, Maryland Sick and Safe Leave

The Maryland Healthy Working Families Act requires organizations that employ 15 or more employees to provide **paid** *sick and safe leave* to the employees who are regularly scheduled to work at least 12 hours per week (regardless of their eligibility for benefits.) The minimum sick/safe leave benefit is accrued at the rate of 1 hour for every 30 hours worked, for a maximum of 64 hours per year. Employees accrue .0333 hours of Sick and Safe Leave for every hour worked. With few exceptions, all school employees, including non-benefit eligible employees, are covered by this law. Excluded from the coverage of the law's requirements are:

- Independent Contractors
- Employees regularly scheduled to work less than 12 hours per week; and
- Employees younger than 18 years old at the beginning of the year.

When the school applies the Archdiocesan Paid Sick Leave Policy to employee absences, nearly all situations will satisfy the Maryland Sick and Safe Leave law requirements.

NOTE: Under the Maryland Safe and Sick Leave law, it is a prohibited practice to require employees to arrange for a substitute during their absence.

b. Archdiocesan Paid Sick Leave Policy

Paid sick leave is provided on an accrual basis to all Benefit-eligible employees, and to all school employees who work at least 80 hours per month. The accrual of sick leave is prorated for employees who are regularly scheduled to work less than full-time. (This benefit meets the requirements for *Maryland Sick and Safe Leave*.) Sick leave will be accrued according to the following:

- Employees scheduled to work 40 hours per week will earn 8 hours of sick leave per month worked
- Employees scheduled for 35 hours per week will earn 7 hours of sick leave per month worked
- Employees scheduled 20 hours per week will earn 4 hours of sick leave per month worked.

Employee paid sick leave will accrue at a rate of .0462 hours for every hour worked (equivalent of 1 day per month). Sick leave may accumulate up to a maximum of 320 hours of sick leave; amounts of sick leave exceeding 320 hours will be forfeited. 10- Month employees do not accrue sick leave during the 2 summer months. Sick leave does not accrue during absences of greater than two (2) or more weeks. Business managers should ensure that accrual is topped in the UltiPro system after 2 weeks of sick leave absence.

Unused sick (and sick or safe) leave is not compensable upon employment termination; however, employees are eligible to transfer unused accrued sick leave between locations participating in the Archdiocesan benefit plans. Employees who have terminated employment and have been rehired within 37 weeks must have their sick leave balances restored to the level accrued at the time of their employment termination. Schools should enact procedures under the Family Medical Leave Act (FMLA) for absences of eligible employees due to personal or family member illness or injury greater than 5 days. (Consult with Human Resources in the handling of all FMLA matters and the possibility of coverage under the Americans with Disabilities Act.)

Upon approval of a sick leave request, sick leave may be used in increments of full, and less than full workdays to allow employees to take the minimal amount of time off from work that they need for their own medical condition or for the care of a sick family member. Sick leave benefits for medical leave due to pregnancy are the same as sick leave benefits for other medical disabilities. It is appropriate to use sick leave for such matters as medical appointments and care of a family member, as appropriate.

School Employee Bereavement Leave

Subject to school practice, employees are entitled to be paid leave in the event of a death in the immediate family. Typical bereavement leave involves at least 3 workdays. In situations where funeral and interment are being held out-of-state or funeral arrangements are otherwise lengthened, the employee is granted up to 5 days of paid bereavement leave. The "immediate family" consists of spouse, parents, siblings, children, grandchildren, and relatives residing with the employee. One day of paid bereavement leave may be provided in the event of death of a relative other than those listed above, with up to 3 days provided for out of-state situations or lengthened arrangements.

School Employee Personal Leave

Benefit-eligible school employees have 2 days of paid leave each school year for the conduct of personal business. If any personal leave remains unused by the end of the school year (or when terminating employment), it will be forfeited and not cashed out.

School Employee Pay for Emergency Closures

From time to time, emergencies will occur that may close a school for a partial or complete school day. Some examples of emergencies causing school closures include, but are not limited to: snow and other weather-based closures; and, building/facility emergency repairs (floods, power, water, etc.) In such cases, exempt and nonexempt employees, whether eligible for benefits or not, **who were otherwise scheduled to work and who are prevented from working by the emergency closure**, are to be paid for the hours/days they would have otherwise worked.

School Employee Jury Duty/Court Leave

The schools of the Archdiocese encourage and support employees in fulfilling their civic responsibilities. Schools will provide paid time off to employees for performing jury duty or for serving as a witness under subpoena. Ordinarily, paid time off for these purposes will be provided for up to a maximum of five workdays. Such paid time off exceeding five workdays will be considered on a case-by-case basis by the Principal. While jurors are typically provided with a stipend for the purpose of defraying their expenses for meals, travel, and parking, these amounts will not be deducted from the employee's paid Jury Duty Leave.

Compensation Projections for Lay Employees

FY 2027

These amounts reflect the employer's cost per employee.

Salary

- **School & Church** Lay Staff Salary Guidelines – It is recommended that school faculty and church lay staff receive a salary increase up to **2.5%** which is subject to parish and school budget capability in FY 2027.
- **The Maryland Minimum Wage is $15.00 per hour N.B.: employers (parishes and schools)** Parishes and Schools are not exempt from the Fair Labor Standards Act (FLSA); they must pay employees at or above the minimum wage. For positions determined to be "Nonexempt," they must pay Nonexempt employees at the overtime rate (time and one-half) for hours worked over 40 hours in a workweek.
- **Howard County minimum wage $16.00 per hour.**

Social Security (FICA)

- Formula: FY'26 Budgeted Annual Salary x .0765 = budget amount
  Example: $30,000 x .0765 = $2,295

Medical Insurance monthly/yearly cost reflects a 6.0% increase**

(For budgeting purposes, please keep in mind that the majority of employees enroll in the OAP Plus plan). **Please see attached rate sheet.**

Dental Insurance monthly/yearly no increase for FY27

Vision Insurance monthly/yearly cost 6.0% increase

Coming in 2027 Time to Care Act- look for more details soon

Pension**

The combined employer contribution for the frozen Defined Benefit Pension Plan and the 403(b) Defined Contribution Pension Plan will be billed at 9.5% of the (see definition of compensation used on the next page) salaries for all benefit eligible lay employees. Please note that this will be calculated and shown on your monthly benefit bill as a total cost for all eligible employees. The cost is not broken down by individual employees. The retirement contribution will be calculated in July and should remain the same until January when it will be recalculated to adjust for any changes to the benefit eligible lay population.

Life Insurance, Short-Term Disability & Long-Term Disability*

Formula: Calendar Year Earnings x .02 = budget amount

Example: $35,000 x .02 =$700

Workers' Compensation

As a reminder anyone using Worker's Compensation benefits is NOT eligible to use vacation or sick time to make up the difference. Please contact Human Resources or Tom Alban with any questions.

Note: locations should budget with the understanding that if they project an increase in salaries, they should budget an equal increase for workers compensation.

- Parish/School Professional/Clerical .0070855
- Parish/School Maintenance/Housekeeping .0279772

  Formula: Calendar Year Earnings x rate = budget amount

  Example: $35,000 x .0279772 = $979.20

Maryland State Unemployment $ 280

Mileage Reimbursement $.725 per/mile

****Benefit Eligibility Criteria**

"Benefit Eligible" *employees include:*

- ***12-month employees who are regularly scheduled for 20 hours or more per week***
- ***10-month employees who are regularly scheduled for 25 hours or more per week***
- Employees must be **"Benefit Eligible"** to participate in the following benefits:
  - Health Insurance
  - Life Insurance*
  - Short/Long Term Disability *
  - Retirement*

*Effective 7/1/2024, benefit calculations will be based on gross annual earnings.

Archdiocese of Baltimore
Lay Exempt Salary Scale Guidelines
FY 2027

Education	Minimum	Midpoint	Maximum
Less than BA/BS	$39,644.38	$49,554.61	$59,465.96
BA/BS	$43,553.04	$54,058.49	$64,869.10
MA/MS	$52,313.00	$65,388.53	$78,470.58
MA/MS +	$60,956.07	$76,194.82	$91,435.74

Minimum – Midpoint - New Hires and employees - possess the basic qualifications for the position and may temporarily require direct supervision. Typically, these individuals have less than 5 years of related experience.

Midpoint - Employees fully functioning in the position and have a minimum of 3 – 5 years of successful experience with the parish.

Maximum - Employees who have made significant contributions to the parish and their performance consistently exceeds expectations.

The responsibility for determining salaries for parish staff rests with the Pastor/Administrator/Special Minister.

Factors to consider:

- What can the parish/school afford?
- Review the position description. What are the required skills, knowledge and abilities for the position?
- What is the scope of the responsibilities? E.g. program size, # of program participants, # of individuals to be supervised and/or trained and range of programs, (K-adults).
- What level of education and/or specialized training is required to perform the responsibilities of the position? What education/training does the applicant or incumbent bring to the position?
- What experience is required to meet the qualifications for the position? How much experience does the applicant or incumbent bring to the position? How relevant is the experience? · Years of service with the current employer/parish.
- Job performance, if performance appraisals/evaluations have been completed. · Location of facility. The cost of living varies by region. E.g.: The cost of living in Garrett County is different than in Baltimore County.

Archdiocese of Baltimore
Lay Nonexempt Salary Scale Guidelines
FY2027 reflects 2.5% COLA
Non-Exempt
E.g. Office Manager, Maintenance Worker and Housekeeper

Position Title	Minimum Hourly Rate	Midpoint Hourly	Maximum Hourly Rate
Housekeeper	$15.00	$17.33	$17.87
Cook	$15.00	$17.33	$17.87
Housekeeper/Cook	$15.00	$17.33	$20.06
Clerk/Receptionist	$15.00	$17.33	$21.76
Secretary	$16.13	$18.74	$24.10
Admin. Asst./Office Manager	$18.60	$21.59	$28.42
Maintenance Worker	$15.00	$17.33	$20.25
Maintenance Supervisor	$18.88	$21.92	$28.87

*** NOTE: Maryland Minimum wage rate increased to $15.00 per hour effective January 1, 2025. Howard County minimum wage increased to $16.00 per hour effective January 1, 2025.**

Lay Nonexempt Personnel – FY 2027
Sample Job Titles and Overall Responsibilities
Non-Exempt Parish Personnel

NOTE: THESE SEVEN POSITIONS ARE TYPICALLY DESIGNATED AS NONEXEMPT [I.E., COVERED BY THE PAY AND OVERTIME REGULATIONS ESTABLISHED BY THE FAIR LABOR STANDARDS ACT (FLSA).]

Housekeeper
Responsible for cleaning the rectory and maintenance of good order in the house.

Cook
Prepares meals for rectory residents, often is responsible for purchase of food and menu planning.

Receptionist
Performs routine clerical duties of limited complexity and variety requiring use of the computer and/or typewriter. Follows standard procedures. Limited decision-making. Files records and reports as necessary. May sort and distribute mail. Requires direct supervision.

Secretary
Perform secretarial and clerical duties which may include the following prepares correspondence, reports and memos; maintains computer based and paper files; answers and screens telephone calls; and opens and distributes mail. Typically requires computer skills, some exercise of initiative, independent judgment and discretion. Performs routine tasks with minimal supervision.

Administrative Assistant/Office Manager
Perform secretarial and administrative duties of a complex nature. Prepares correspondence from rough draft, schedules appointments, and prepares standard correspondence. Work requires initiative, judgment, high level of discretion and confidentiality, knowledge of parish or ministry, and ability to relieve supervisor of delegated administrative functions.

Coordinates independent projects. May assign work to or supervise other office staff. Requires minimal supervision. (May be treated as Exempt from the FLSA if supervises three or more FTEs.)

Maintenance Worker
Responsible for overall building maintenance and repair. Keeps buildings and property in order.

Maintenance Supervisor
Responsible for maintenance and repair of buildings and property. Maintains heating, air conditioning, plumbing and electrical systems. Responsible for purchasing supplies; may be responsible for supervision of maintenance workers. (May be treated as exempt from the FLSA if the position supervises three or more FTEs.)

Lay Parish/School Accounting & Business-Related Positions

FY 2027

The following chart reflects competitive salaries/hourly rates in the Baltimore area. If you are considering hiring for a finance-related position, please contact HR for assistance with developing a job description and salary range.

Position Title	Minimum	Mid-Point	Maximum
Sr. Accountant (Exempt)	$68,161.71	$78,385.96	$88,610.23
Accountant (Exempt)	$55,570.55	$63,906.13	$77,798.76
Full Charge Bookkeeper (Exempt) (No Financial Prep/Analysis)	$51,447.01	$57,721.03	$63,744.09
Accounting Clerk (Non-Exempt)	$16.17/hr.	$19.52/hr.	$23.50/hr.

Summary of Job Descriptions and Requirements

Sr. Accountant

- Bachelor's degree in accounting required and 5 or more years of experience
- Responsible for all accounting and administrative functions at a specific parish/school. Including proper presentation and analysis of financial reports, budgeting, account analysis and reconciliation
- May have supervisory responsibility associated with full charge bookkeepers and accounting clerks

Accountant

- Bachelor's degree in accounting required. Less than 5 years of experience
- Responsible for all accounting and administrative functions at a specific parish/school. Including proper presentation and analysis of financial reports, budgeting, account analysis and reconciliation
- May have supervisory responsibility associated with full-charge bookkeepers and accounting clerks

Full Charge Bookkeeper

- Bachelor or Associate degree in Accounting or Business required.
- Responsible for the proper maintenance of general ledger assuring the timely and accurate data.
- May also have Payroll and/or Human Resource/Benefits responsibilities
- Generally, no formal financial preparation, analysis or presentation is required

Accounting Clerk

- HS diploma required with working knowledge of accounting processes
- Perform routine accounting clerical operations including the input of deposits, check requests and payments to suppliers
- May have tasks associated with payroll and/or human resources/benefits
- Position has limited judgment primarily related to the classification of expenses and/or deposits
- Skills and ability necessary to perform routine account reconciliation

Risk Management Insurance Rates

FY 2027

This is preliminary information for budgeting your property and casualty insurance expenses for FY27. Based on the information we have at this time, including market trends and the program loss experience, it is recommended that you budget insurance expenses as indicated below. Please know that these are **estimates** based on projections at this time. Greater than expected self-insured losses or premium increases within the marketplace due to changing conditions could increase these rates.

Automobile Insurance Program *

There will be a charge for Automobile Liability Insurance and Automobile Physical Damage Insurance per scheduled unit. The rate per unit varies depending upon the classification of the unit. See the listing of unit types and the associated annual premium below.

	Full Coverage	Liability Only
Private Passenger	$ 3,068	$ 2,301
Utility Trailer	$ 813	n/a
Multifunctional School Activity Bus	$ 6,775	$ 5,081
Buses	$ 10,077	$ 7,558
10-15 Passenger Transit Van	$4,782	$ 3,587
Semi-tractor trailer	$12,981	$ 9,735

The 10-15 Passenger Transit Van rate class is for those safety compliant vans for transporting 10-15 passengers (students/adults). Mini Vans will remain in the private passenger rate class. Keep in mind that any 10-15 passenger van that does not meet the current safety standards is not eligible for the AOB auto program.

Auto Physical Damage Deductibles: Should you experience a covered loss, the comprehensive and collision deductibles will be as follows:

Parish/School/ACC Auto	FY27 Deductible*
Collision/Comprehensive	$1,000
Full Glass Replacement	$500

*Exceptions to the above deductibles:

- If a location allows an individual who is a restricted driver due to having more than 3 points on their Maryland license (or any other disqualifying infraction), or the equivalent if on an out of state driver's license, the physical damage will be addressed by applying the **higher** of the standard deductible or 50% of the loss.
- If a location allows an individual to operate a parish/school owned vehicle without first being cleared via VIRTUS Driver Record Screening, the physical damage deductible will go from $1,000 to $2,500.

Regarding Automobile Physical Damage Insurance, this coverage can be declined so long as the vehicle is owned by the location and there is no lease or lien on the unit. Selection of this option will result in a **25% reduction** in the premium amounts as noted in the above schedule.

Important Notes:

If your parish or school rents vehicles for any of your ministries or activities, your location will need to cover the cost of the physical damage coverage (covers damages to the rental vehicle itself) for any rented vehicles. The insurance program will continue to provide liability coverage protection for rental vehicles.

*For priest auto insurance coverage, participation in the Archdiocesan automobile insurance program is required in order to be eligible for this benefit. Those who elect to secure their own auto insurance outside of the Archdiocesan insurance program are not eligible for payment or reimbursement of premium expenses incurred.

General Liability

Please budget for this premium cost as follows:

Parishes	$ 6.00	Per registered parishioner per year based upon the 2024 Annual Consolidated Report "*active registrants*" total submitted by your parish.
Schools	$ 199.47	Per student per year based upon the enrollment as recorded in Power School as of 9/30/2025.
All Other	$1,553.10	Per employee per year based upon the personnel headcount in the Archdiocesan Human Resource system as of 12/31/2025.

IMPORTANT NOTE: Parishes operating a licensed childcare or Pre-k will be billed for Liability based on the student enrollment. Parishes affected should budget using the Schools per student rate in the chart above. The parish licensed childcare or Pre-k student enrollment count is reported via the ACR.

Property Insurance

Locations with facilities should determine their building insured value by referring to the schedule of property and associated values as listed on the most recent property and casualty invoice, there will be NO adjustment in values for inflation.

The anticipated annual premium rate for FY27 is estimated at **28 cents per $100** of the total value for buildings, including the contents and additional expenses coverage.

IMPORTANT NOTE: In the past 12-24 months, the Office of Risk Management has observed a significant increase in both claim frequency and claim expenses related to damages for yard improvements such as fencing, signage, playground equipment, statues, and the like. Due to this trend, along with the fact that most yard improvements are dramatically undervalued or yard improvements that have been replaced but no notification was provided to the Office of Risk Management as to the new property value, effective 7/1/2025, any claim involving damage to yard improvements will be limited to 125% recovery of the stated value for which the item is scheduled. For example, if a sign is damaged and the cost to replace it is $10,000 but the item is insured for only $5,000, the maximum recovery will be $6,250. Therefore, it is extremely important to carefully review the values established for your yard improvements. If you believe the items are undervalued, you need to notify the Office of Risk Management at riskmanagement@archbalt.org and provide a revised valuation.

The first party property deductible will remain at $2,500. **Using Pre-Qualified Contractors will reduce this deductible to $1,250. To find a full listing visit www.archbalt.org/risk and select the FAQ tab. Click here for a direct link to the Pre-Qualified Contractors page.** As you budget for FY27, review the number of property and physical damage auto claims you report on an annual basis and be sure to include in your budget funds to cover the total deductible costs based upon your past claim history.

However, the following exceptions apply:

- If there is a crime loss and the location has not submitted the annual financial governance document, the deductible will be the higher of $2,500 or 25% of the loss
- If there is a crime loss involving theft via check fraud or unauthorized access of bank accounts, and the location does not have the **most comprehensive** Positive Pay *(positive pay to include both payee, date, and/or amount)* process offered by their bank in place, the deductible will be the higher of $2,500 or 50% of the loss. Locations are to elect the highest level of positive pay fields offered by your bank
- If more than one of these exceptions from policy apply to the crime loss, the highest penalty will be enforced
- If there is a cyber loss and the location has not followed AOB standards and guidelines set forth by the respective technology department, the loss is subject to a coinsurance penalty up to 50% of the covered claim amount dependent upon the nature of the non-compliance in correlation to the loss

Boiler and Machinery

Boiler and machinery coverage applies to those vessels as defined by the Maryland State Department of Labor and Licensing as being required to be registered with the State. We anticipate an **increase of 5%** for an annual premium of $847.88 per unit.

Boiler and Machinery Deductible Update: Effective with the 7/1/2025 renewal, for those locations that sustain a covered loss under the boiler and machinery policies, if the involved unit is not registered with the Office of Risk Management as having undergone the annual boiler maintenance program, the **loss is subject to a 50% coinsurance penalty of the covered claim amount**. If the unit has undergone the annual boiler maintenance program and there is a covered loss, the deductible is waived.

As you prepare your FY27 budget, keep in mind that your exposure basis for liability, whether it is registered parishioners, students or employees, is fixed for the entire fiscal year. However, if your parish is planning on changes such as adding or selling buildings, acquiring or disposing of a vehicle or increasing or reducing the number of pressurized vessels, it is important that such anticipated changes be included in your budgeting process.

If you have questions, please contact Tom Alban, Director of Risk Management, either by phone at 410-547-5424 or via email at talban@archbalt.org.

FY27 Taxable Value of Car Insurance (Priest Only)

Territory	Factor	Annual Premium	Taxable Income
1	100%	$3,068	$3,068
2	72%	$3,068	$2,209
10	68%	$3,068	$2,086
14	58%	$3,068	$1,779

Loc #	Territory	Location		Loc #	Territory	Location
38	1	Catholic Center		70	2	Campus Ministry
1101	1	Basilica of the Assumption		1203	2	St William of York
1102	1	St Alphonsus		1204	2	St Bernardine
1104	1	Corpus Christi		2103	2	Our Lady/Victory
1105	1	Immac Conception		2104	2	St Mark, Catonsville
1106	1	St Peter Claver		2105	2	St Agnes
1107	1	St Gregory the Great		2108	2	St Alphonsus, Woodstock
1108	1	St Pius V		2109	2	Holy Family, Randallstown
1112	1	St Veronica		2110	2	St Charles Borromeo
1113	1	Transfiguration		2112	2	Our Lady of the Angels
1201	1	St Benedict		2113	2	St Gabriel, Woodlawn
1202	1	St Joseph's Monastery		2114	2	Holy Korean Martyrs
1205	1	St Edward		2205	2	Immac Concep, Towson
1206	1	St Cecilia		2206	2	St Pius X
1208	1	New All Saints		2207	2	Immac Heart of Mary
1209	1	St Ambrose		2209	2	St Isaac Jogues
1210	1	St Thomas Aquinas		2210	2	St Ursula
1211	1	Shrine of the Sacred Heart		2211	2	St Michael, Overlea
1212	1	Cathedral of Mary Our Queen		2212	2	St Joseph, Fullerton
1301	1	SS Philip & James		2301	2	Annunciation
1303	1	Blessed Sacrament		2302	2	St Clement, Rosedale
1304	1	St Mary, Govans		2303	2	Our Lady Queen/Peace
1305	1	St Matthew		2304	2	OL of Mt Carmel, Mid River
1306	1	St Thomas More		2305	2	St Clare
1307	1	St Dominic		2306	2	Sacred Heart of Mary
1308	1	St Francis of Assisi, Baltimore		2307	2	Our Lady of Hope
1309	1	Shrine of the Little Flower		2308	2	St Rita
1310	1	St Anthony of Padua		2310	2	St Luke
1311	1	Most Precious Blood		2311	2	Our Lady of LaVang
1312	1	Our Lady of Fatima		2508	2	Christ the King Catholic Church
1314	1	Our Lady of Pompeii		2201	10	Sacred Heart, Glyndon
1315	1	Sacred Heart of Jesus		2202	10	Nativity
1401	1	St Athanasius		2203	10	Our Lady of Grace

1402	1	St Rose of Lima		2204	10	St Joseph, Texas
1405	1	CC/South Baltimore Parish		2214	10	CC of St Francis Xavier, HV
1406	1	St Vincent de Paul		3311	10	CC of Ascension and St Augustine
1407	1	St Leo		702	14	Msgr. O'Dwyer Retreat House
1408	1	St Patrick, Fells Point		2401	14	St Mark, Fallston
1411	1	Holy Rosary		2402	14	St Margaret, Bel Air
1412	1	St Casimir parish at Canton and Patterson Park		2403	14	St Ignatius, Hickory
1416	1	St Wenceslaus		2404	14	St Mary, Pylesville
1417	1	St Francis Xavier		2405	14	Holy Spirit
1419	1	St Ignatius		2406	14	Prince of Peace
1420	1	St Ann		2407	14	St Francis de Sales, Abingdon
2101	1	St Clement, Lansdowne		2408	14	St Joan of Arc
2409	14	St Patrick, Havre de Grace		3204	14	St Joseph, Hagerstown
2410	14	St John the Evang, Hydes		3205	14	St Mary, Hagerstown
2411	14	St Stephen, Bradshaw		3206	14	St Ann, Hagerstown
2501	14	Resurrection, Laurel		3207	14	St James, Boonsboro
2502	14	St Lawrence, Jessup		3208	14	St Francis of Assisi-St Mary Parish
2503	14	St Bernadette		3210	14	St Joseph, Buckeystown
2504	14	St Joseph, Odenton		3211	14	St Ignatius, Urbana
2505	14	Our Lady of the Fields		3212	14	St John the Evang, Frederick
2506	14	St Elizabeth Ann Seton		3213	14	St Timothy, Walkersville
2507	14	St Philip Neri		3214	14	St Peter, Libertytown
2511	14	St Jane Frances		3215	14	OL/Mt Carmel, Thurmont
2512	14	Our Lady of the Chesapeake		3216	14	St Anthony, Emmitsburg
2513	14	St John the Evang, Sev Pk		3217	14	St Joseph, Emmitsburg
2514	14	St Andrew by the Bay		3218	14	Holy Family, Middletown
2515	14	St Mary, Annapolis		3219	14	St Katharine Drexel
2516	14	OLPH, Edgewater		3301	14	St Joseph, Taneytown
2517	14	Holy Family, Davidsonville		3302	14	St Bartholomew
2518	14	Our Lady of Sorrows		3303	14	St John, Westminster
2519	14	St John Neumann		3304	14	St Joseph, Sykesville
3101	14	St Peter, Oakland		3305	14	St Michael, Mt Airy
3108	14	Divine Mercy		3306	14	St Louis, Clarksville
3114	14	St Patrick, Little Orleans		3307	14	St John the Evang, Columbia
3116	14	Our Lady of the Mountains		3308	14	Resurrection, Ellicott City
3201	14	St Peter, Hancock		3309	14	St Paul, Ellicott City
3202	14	St Michael, Clearspring		3310	14	OLPH, Ellicott City
3203	14	St Augustine, Williamsport		3312	14	St Fran of Assisi, Fulton

Appendix A

Important Benefit Reminders for FY2027

Dear Colleagues, we wanted to share a few important updates to our benefit plans for FY2027. You can learn more during open enrollment, reviewing the Virtual Benefits Fair link and by reviewing the benefit guides.

A few highlights are below:

Health Benefits: Overall, the Archdiocese's cost of medical premiums has increased 6.0%, which is down from FY2026. You will notice an increase in your monthly premiums on both the employer and employee side.

We can continue to attribute this increase to more employees and family members getting back into normal medical routines, the increased cost of prescriptions, including the increased use of weight loss and diabetic management injectables.

Vision Benefits: As of FY2025 the vision plan is no longer bundled with the medical plan. Enrollment is required to have vision coverage. Overall increase of 6.0%.

Dental Benefits: Overall increase of 0%.

403b contributions All employees will automatically be enrolled with a 2% rate of your before tax pay. New feature effective 7/1/2026, Auto Increase: Each preceding year the employee contribution will increase by 1% to a max on 10%. You always have the option to opt-out of the auto increase feature.

Cigna Digital ID Cards: ID cards are no longer mailed. Digital ID cards are available by using myCigna.com.

Voluntary Benefits: Are now part of annual enrollment. You can enroll in Accident Coverage, Critical Illness and Hospital Indemnity. More information in the benefits guide.

Hearing Aid Program with Start Hearing (see benefit guide for details). Discount program through Amplifon offering up to a $10,000 lifetime limit. More details in the Benefit Guide.

Employee Assistance Program: A free benefit available to all employees. This program provides work/life support for everyday issues and life challenges. The is a confidential benefit for employees and anyone living in the household.

Please see more details in the benefit guides and during our 2026 open enrollment May 10- May 21st.

Thank you!

Benefit Contact Information: *insure@archbalt.org*
Medical/Prescription ..... Cigna (800-244-6224)
Dental ..... Cigna (800-244-6224)
Dental ..... United Concordia (866-357-3304)
Vision ..... Cigna (800-244-6224)
Flexible Spending Account (FSA)..... TASC (800-422-4661)
Life/AD&D ..... New York Life (800-362-4462)
Disability (STD/LTD) ..... New York Life (800-362-4462)
Retirement (403b) ..... T. Rowe Price (800-922-9945)
Employee Assistance Program (EAP) ... Cigna (877-622-4327)

2026-2027 Premium Equivalent Rates	Appendix B		*Lay - 12 Month Employees*		
Cigna Medical OAP	**Monthly Premium**	**Annual Premium**	**ER Monthly Contribution**	**Employee Monthly Contribution**	**Employee Semi-Monthly Contribution**
Employee	$1,077.99	$12,935.84	$935.15	$142.83	$71.42
Employee + Spouse	$2,317.65	$27,811.85	$1,818.01	$499.64	$249.82
Employee + 1 Child	$1,994.30	$23,931.64	$1,707.12	$287.18	$143.59
Family	$2,802.74	$33,632.91	$2,031.99	$770.75	$385.38
Cigna Medical High-Deductible Health Plan (HDHP) & Health Savings Account (HSA)					
Employee	$952.87	$11,434.45	$852.82	$100.05	$50.03
Employee + Spouse	$2,039.54	$24,474.46	$1,639.79	$399.75	$199.87
Employee + 1 Child	$1,754.97	$21,059.58	$1,570.69	$184.27	$92.14
Family	$2,466.42	$29,597.05	$1,798.02	$668.40	$334.20
Cigna Dental PPO					
Employee	$49.33	$591.96	$0.00	$49.33	$24.67
Employee + Spouse	$92.75	$1,113.00	$0.00	$92.75	$46.38
Employee + 1 Child	$92.75	$1,113.00	$0.00	$92.75	$46.38
Family	$142.11	$1,705.32	$0.00	$142.11	$71.06
UCCI Dental DHMO (plan frozen)					
Employee	$20.26	$243.12	$0.00	$20.26	$10.13
Employee + Spouse	$40.51	$486.12	$0.00	$40.51	$20.26
Employee + Children	$42.54	$510.48	$0.00	$42.54	$21.27
Family	$51.71	$620.52	$0.00	$51.71	$25.86
Cigna Vision-Stand Alone					
Employee	$9.08	$109.01	$0.00	$9.08	$4.54
Employee + Spouse	$18.17	$218.01	$0.00	$18.17	$9.08
Employee + 1 Child	$18.17	$218.01	$0.00	$18.17	$9.08
Family	$29.26	$351.12	$0.00	$29.26	$14.63

NOTES