



CARE
COMMUNITIES

Insurance and Economic Benefits

01/2025



Our Vision and Mission

Our Vision

We envision a community where an affordable home is available to everyone.



Our Mission

To create an equitable and just community through high-quality affordable housing and transformative resident services.

Insurance and Economic Benefits

Our comprehensive insurance and economic benefits package reflects our deep commitment to employee well-being, creating a supportive environment that enables our team to flourish both personally and professionally.



Insurance

Health Benefits at CARE

- Medical Insurance (EPO Base Plan)
 - CARE covers 100% of the employee's premium.
 - Dependent coverage is available at an additional cost for all health plans.
- PPO Buy-Up Plan
 - Employees pay the difference between the base EPO plan and the PPO premium.
- Health Savings Account (HSA)
 - Eligible employees can choose to switch to an HSA plan.
 - CARE contributes the premium difference from the base plan directly to the employee's HSA.
- Dental Insurance: CARE covers 100% of the employee's premium.
- Vision Insurance: Employees pay 100% of the premium at group rates.

Insurance and Leave Benefits

- Life Insurance: CARE offers coverage at group rates, providing financial protection for employees.
- Family and Medical Leave Insurance (FAMLI): Through our ShelterPoint private plan, eligible employees receive job-protected, partially paid leave under Colorado's FAMLI program.
- Short-Term Disability (STD): CARE provides coverage for qualifying periods of disability.
- Long-Term Disability (LTD): CARE offers a policy with benefits for extended periods of disability.
- Workers' Compensation: All CARE employees are fully covered by workers' compensation insurance as mandated by law.

Economic Benefits

- Simple IRA Plan: A tax-deferred retirement plan where eligible employees can contribute, and CARE contributes 3% of gross income each quarter.
- Employee Assistance Program (EAP): Free support and guidance services for employees and their families.
- Employee Mileage Reimbursement: Reimbursement based on the IRS standard mileage rate.
- Cell Phone Stipends: Monthly stipend to assist with cell phone costs.
- Wellness Programming: A program offering support for physical and mental well-being through ergonomic workspaces, activities, and workshops promoting a holistic approach to health.

Work-Life Balance

We prioritize a healthy work-life balance, offering hybrid work schedules, paid time off, and paid holidays to optimize productivity and personal well-being.

Hybrid Work Arrangement
Flexible Hybrid schedules

Paid Time Off (PTO)
Maximum Annual Accrual
(Hours/Days)
200 hours/25 days

CARE Communities observes thirteen holidays, including your birthday and an additional holiday chosen by staff vote.

Holidays

New Year's Day

Martin Luther King, Jr. Day

President's Day

Memorial Day

Juneteenth

Independence Day

Labor Day

Thanksgiving Break

(Thanksgiving Day, Day after Thanksgiving)

Winter Break

(Christmas Eve, Christmas Day)

Your Birthday

Extra Holiday

Culture of Continuous Learning

We invest in your professional development, providing opportunities for training, skill-building, and advancement within the company.

Our training program equips you with the skills and knowledge to thrive in your role. From comprehensive onboarding to ongoing professional development opportunities, we provide the tools for success.

Professional Development - Whenever possible, CARE supports professional development for its employees and allocates funds for this purpose.

Employee Education Assistance – payment by an employer of expenses incurred by or on behalf of an employee for the education of the employee.

Workforce Development Programs - New skill training, job training and company initiatives.

Industry Trainings - Chfa, Yardi, Conferences, etc.

Personal Development

CliftonStrengths Assessment and Coaching Session – CliftonStrengths

Assessment and Coaching Session: Work with a certified Strengths Coach to unlock the full potential of your unique talents. Gain insights on how to apply your strengths effectively and embrace them in ways that align with your personal and professional goals.

EXECUTING	INFLUENCING	RELATIONSHIP BUILDING	STRATEGIC THINKING
Achiever Arranger Belief Consistency Deliberative Discipline Focus Responsibility Restorative	Activator Command Communication Competition Maximizer Self-Assurance Significance Woo	Adaptability Connectedness Developer Empathy Harmony Includer Individualization Positivity Relator	Analytical Context Futuristic Ideation Input Intellection Learner Strategic

Collaboration, Communication and Engagement

Open and collaborative communication is encouraged through regular team meetings, staff meetings, and accessible management.

Bi-weekly 1:1 with Manager or Supervisor
Annual Performance Review
3-Month Performance Review (New Employees)
Department Team Meetings
Monthly Staff Meetings
Staff Outings
Wellness Programming
Resident Events
Holiday Party
Open Board Meetings