

§400 BENEFITS

§401 ELIGIBILITY

401.1. Policy Full-time and benefits eligible part-time employees as defined in §101.2 shall be eligible for all employee benefits provided for their respective group (e.g. lay, religious, archdiocesan priests).

401.2. Policy Personnel who are not full-time or benefits-eligible part-time as defined in §101.2 shall not participate in any Archdiocesan benefits programs under any circumstances.

401.3. Policy Employee benefits shall not be offered or withheld on a selective basis.

401.4. Policy No parish, school or agency may pay the employee cost of benefits.

401.5. Policy Eligibility and accrual of employee benefits continues for employees who transfer between parishes, schools and agencies with a break in service of 90 days or less.

Procedures

Conditions for coverage by these benefits varies according to the specific benefit.

§402 INSURANCE**§402.1. Medical Insurance****§402.1.1. Basic Coverage**

402.1.1.1. Policy Medical insurance benefits shall be available for single or family coverage through either a conventional health care plan or an HMO. To be eligible for one of these programs, an employee must meet the eligibility requirements as defined in §102.2.

402.1.1.2. Policy The Archdiocese of Chicago shall share the premium of individual medical insurance coverage with the individual for all full-time and benefits eligible part-time lay and religious employees and extern priests. The majority of that premium shall be paid by the Archdiocese. Coverage shall be in effect from the first of the month following one calendar month of service, and shall continue until the employee terminates coverage or employment, or retires. Employees adding single or family coverage through the conventional health plan at any time other than when first eligible will be subject to evidence of insurability. Employees adding single or family coverage through an HMO at any time other than when first eligible may do so without evidence of insurability but only at the open enrollment period. The Archdiocese will subsidize dependent coverage at a level to be determined annually.

Procedures

- a) Additional information on late enrollment is available from the Office of Employee Services.
- b) Husband and Wife Working for the Archdiocese Where a husband and wife both work for the Archdiocese and are both eligible for benefits, the single coverage premium for one may be credited toward the dependent coverage deduction if one individual voluntarily waives his/her single, employee coverage. The amount of such credit will be equal to the lesser of the cost of single coverage or the cost of dependent coverage for the selected plan.
- c) For men and women religious who are covered through their religious congregation, the congregation will be reimbursed up to the amount normally paid for individual coverage through the Archdiocese's health insurance plan.

§402.1.2. Extended Coverage at the Time of Termination

402.1.2.1. Policy Though not required to do so under federal regulations, the Archdiocese of Chicago shall offer an extended health care program for up to nine months at an individual's expense, in compliance with state regulations. Family coverage can also be extended if dependents are already covered at the time of termination.

402.1.2.2. Policy An employee terminating for any reason (except retirement at age 65 or older), a surviving spouse or children, or a divorced spouse who is enrolled in one of the health plans offered by the Archdiocese at the time of termination, death, or divorce shall have the opportunity to choose one of the following options with regard to his/her health benefits.

(A) extend medical coverage under the group plan, at the employee's own expense, for up to nine months or until he or she becomes eligible for other group health coverage (including Medicare), OR

(B) cancel the insurance at the end of the month in which the termination, death, or divorce takes place, OR

(C) convert to a private policy with the appropriate HMO provider if enrolled in an HMO at the time of termination.

Procedures

- a) Terminating employees, surviving spouses or children, or divorced spouses who choose option (A) shall also have the opportunity to exercise option (C) when their extended coverage period expires, if coverage had been provided through an HMO.
- b) If an employee has individual coverage at the time of termination, he/she may not add family coverage during the extended coverage period.
- c) Within 30 days of termination, death, or divorce, an *Extended Coverage Application Form* shall be completed and sent to the local administrator. The completed application form shall also include a check for the first month's coverage. The application and check shall then be forwarded to employee services by the local administrator.
- d) For subsequent months, the monthly premium checks shall be sent directly to the Extended Coverage Section of the Office of Employee Services prior to the first of each month for which the premium is to be applied.
- e) Coverage may be continued up to nine months, or until one becomes eligible for other group health coverage, including Medicare.

- f) For policies regarding extended health benefits for employees terminated as a result of staff reductions and closings, see §704.6.
- g) Spouses of employees, after termination of the marriage due to either divorce or the death of the employee, will be given the option to continue all health insurance coverage, including medical and dental benefits at their own expense, but at group rates. As required by law, this is a more extensive option than is available to terminated employees.
- h) The spouse or ex-spouse may continue coverage:
 - 1) for 2 years (if under age 55)
 - 2) until becoming eligible for Medicare (if 55 or older when the marriage is terminated, or at the time of the employee's death or retirement)
 - 3) until remarriage
 - 4) until obtaining other group coverage
 - 5) until failure to pay the required premium on a timely basis
 - 6) until he/she would have become ineligible had the couple remained married.
- i) Upon termination of extended coverage, the spouse or former spouse is entitled to convert to an individual policy, if enrolled in an HMO plan.

§402.2. Dental Insurance

402.2. Policy Dental benefits shall be available to all full-time and benefits eligible part-time employees for single or family coverage through either a conventional dental insurance plan or a dental HMO. Enrollment is optional, and all premiums for single and family coverage shall be paid by the employee.

§402.3. Life Insurance Benefits

402.3. Policy All full-time and benefits eligible part-time lay employees shall be provided life insurance coverage at no cost in an amount equal to their annual salary rounded to the next highest \$1000, subject to plan limitations. Coverage shall be in effect from the first of the month following one calendar month of service, and shall continue until the employee terminates employment or retires.

- a) All full-time and benefits eligible part-time lay employees shall have the option to purchase additional term life insurance in amounts of one to four times annual salary, at their own expense, subject to limitations outlined in the plan document.

- b) Terminating or retiring employees shall have the option of converting their basic and optional coverage to an individual policy. Premiums must be paid at their own expense directly to the carrier.

§402.4. Long Term Disability

402.4. Policy The Archdiocese shall provide long term disability insurance coverage at no cost to full-time and benefits eligible part-time lay employees.

Procedures

- a) The long term disability plan booklet contains more detailed information.

§402.5. Cafeteria Plan

402.5. Policy All lay employees who select benefit options requiring payroll deductions for health or dental premiums shall have those deductions on a pre-tax basis, unless such employees elect in writing to have deductions on an after-tax basis.

Procedures

- a) An employee who has pre-tax deductions will have his/her gross pay reduced by the amount of eligible premiums before state, federal and FICA taxes are calculated. The result will be a greater amount of net pay each payday, but this may reduce the amount of future pension and social security benefits which are based on W-2 earnings.
- b) An employee who chooses post-tax deductions will have his/her net pay reduced by the amount of eligible premiums after state, federal and FICA taxes are calculated.
- c) Benefits-eligible lay employees who choose post-tax benefit deductions will be required to complete a cafeteria plan waiver form each year and submit it to the local administrator.

§402.6. Open Enrollment

402.6. Policy Employees who participate in one of the health or dental plans offered by the Archdiocese shall be given the option to switch to a different plan during the annual open enrollment period. At that time, employees shall also have the opportunity to enroll in health, dental and optional life benefits under the procedures outlined in the open enrollment materials.

§403 PENSION

403.1. Policy All full-time and benefits eligible part-time lay employees shall be eligible to participate in a noncontributory pension plan from their first day as a full-time or benefits eligible part-time employee. This benefit shall be provided at no cost to the employee, and shall provide supplemental benefits in addition to Social Security upon retirement.

403.2. Policy The parish, school or agency shall make an annual contribution to the congregation's pension plan for each religious staff member in the amount indicated in the annual *Compensation Guidelines*.

403.3. Policy The Archdiocese of Chicago shall not require mandatory retirement at any age.

Procedures

- a) An employee may retire at age 65, with full benefits. However, an employee may retire at any age between 55 and 65, with a reduction in monthly benefits, as long as he/she is a vested employee.
- b) When an Archdiocesan employee is planning to retire, he/she shall notify Employee Services no later than 3 months prior to retiring to ensure that benefits will begin at the desired time.

§404 TAX DEFERRED ANNUITY

The Archdiocese' tax deferred annuity is a voluntary plan adopted to help employees provide for retirement.

404.1. Policy All employees, except for men and women religious, shall be eligible to participate in a tax deferred annuity program through Aetna, and shall be allowed to enroll at any time.

§405 VACATION

405.1. Policy The Archdiocese of Chicago shall provide paid vacation for full-time and benefits eligible part-time employees, based on years of service as of the beginning of either the fiscal or calendar year as determined locally, in accordance with the following schedule:

Non-exempt Personnel:

- (1) Less than one year of service: 1 day per full month of service to a maximum of 10 days to be allocated at the beginning of the fiscal or calendar year following the employee's date of hire.
- (2) At least 1 year, but less than 5 years: 2 weeks
- (3) At least 5 years, but less than 15 years: 3 weeks
- (4) 15 or more years: 4 weeks

Exempt Personnel:

- (1) Less than one year of service: 1.5 days per full month of service to a maximum of 15 days to be allocated at the beginning of the fiscal or calendar year following the employees date of hire.
- (2) At least 1 year, but less than 5 years: 3 weeks
- (3) 5 or more years: 4 weeks

This policy shall not have the effect of reducing the vacation days per year for any one employed as of June 30, 1997.

Procedures

- a) Vacation time is earned from either July 1 to June 30 or January 1 to December 31 depending on the benefit year selected by the local administrator.
- b) The benefit year must be uniform for all employees at the particular parish, school or agency, and must be clearly communicated to the staff.
- c) During the fiscal year in which an employee reaches his/her 5th or 15th year of service, such an employee shall be entitled to the additional week of vacation as of his/her anniversary date, to be taken in that fiscal year provided that the anniversary date does not fall within the last two weeks of that benefit year.
- d) For benefits eligible part-time employees, vacation is calculated on a pro-rated basis. (i.e. If an employee works 26 hours per week, then the value of a vacation week is 26 hours.)

405.2. Policy Years of service shall be based on the date the employee began his/her most recent period of continuous full-time or benefits eligible part-time service with any parish, school or agency of the Archdiocese of Chicago if a transfer is made without a break in service greater than 90 days.

405.3. Policy Regular part-time employees shall not be eligible for paid vacation benefits.

405.4. Policy All vacation requests shall be subject to the approval of the pastor, parochial administrator, principal or agency director.

405.5. Policy All vacation time shall be taken during the year for which it has been allocated, unless a carry over is approved in advance by the pastor, parochial administrator, principal or agency director. Failure to get approval shall result in the forfeiture of such benefits. All vacation benefits carried over to the following year shall be taken by the end of the next calendar quarter (March 31 or September 30), or such benefits shall be forfeited.

405.6. Policy Vacation benefits shall not be taken in the form of additional cash benefits at the end of the benefit year.

§406 PERSONAL DAYS

406.1. Policy The Archdiocese of Chicago shall provide all full-time and benefits eligible part-time employees 2 personal days as of the beginning of the benefits year. New full-time employees and benefits eligible part-time employees shall not enjoy this benefit until the beginning of the next benefits year following their date of hire.

(Cf. OCE Personnel Policies, Title II, Chapter I)

Procedures

Personal days for benefits eligible part-time employees shall be compensated in accordance with their regular work schedules for those days.

406.2. Policy Personal days may be used for any reason but are subject to prior approval by the pastor, principal, parochial administrator or agency director.

Procedure

Prior approval by the local administrator is needed to determine if the day(s) are appropriate to be absent. There is no prior approval required of the reason for the absence.

406.3. Policy Unused personal days shall not be compensable at the end of the year or upon termination of employment, and they shall not accumulate or carry over from one year to the next.

(Cf. OCE Personnel Policies, Title II, Chapter I)

§407 SICK DAYS

407.1. Policy The Archdiocese of Chicago shall provide all full-time employees and benefits eligible part-time employees 10 paid sick days as of the beginning of the benefits year. In their first year of service, full-time employees and benefits eligible part-time employees shall be allowed as many paid sick days as there are full months remaining in the benefits year as of their hire date, up to a maximum of 10 days.

(Cf. OCE Personnel Policies, Title II, Chapter I)

Procedure

- a) Sick days for benefits eligible part-time employees shall be compensated in accordance with their regularly scheduled hours for those days.
- b) Non-exempt employees may use sick days in 1/2 day increments.

- c) Exempt employees may not be charged for absences less than a whole day, except as provided by the Family Medical Leave Act.

407.2. Policy Sick days shall be used only for the illness of the employee or an immediate family member who requires the care of the employee. They shall not be used as vacation days or for other personal business, except in some bereavement absences according to policy 409.4.

Procedure

Immediate family member is defined as a spouse, son or daughter, parent, dependent living in the same household, or another member of a religious congregation residing in the same household.

407.3. Policy Employees using five or more consecutive sick days, whether paid or unpaid, shall be required to provide a release from their doctor if their absence is due to their own illness, or an acknowledgment from the doctor that the family member was under his/her care if their absence is due to the illness of an immediate family member, before returning to work.

407.4. Policy Unused sick days shall not be compensable at the end of the year, or upon termination. However, they will accumulate from year to year, up to a maximum of 120 days. Sick days accumulated through employment with one parish, school or agency of the Archdiocese will carry over to employment at another parish, school or agency of the Archdiocese if a transfer is made without a break in service greater than 90 days, as long as the employee remains benefits eligible.

§408 HOLIDAYS

408.1. Policy The number and choice of paid holidays shall be determined locally by the parish, school or Pastoral Center, and shall be made available to all full-time and benefits eligible part-time employees.

Procedures

- a) Holidays for benefits eligible part-time employees shall be compensated in accordance with their regular work schedules for those days.
- b) Eligible employees who are required to work on a paid holiday shall be given an alternate day off with pay within a given time frame as determined locally.
- c) The holiday schedule should minimally include the following standard national holidays: New Years, Memorial Day, Independence Day, Labor Day, Thanksgiving, and Christmas.

§409 OTHER BENEFITS

§409.1. Jury Duty

The Archdiocese encourages its employees to fulfill their civic responsibility when summoned to jury duty or subpoenaed to serve as a witness in a legal proceeding.

409.1.1. Policy Employees who receive a court summons for jury duty or a subpoena to serve as a witness must notify their supervisor immediately so that arrangements can be made to cover their work while they are serving.

Procedure

While serving on jury or witness duty, employees shall report to work any time they are released by the court early enough to do so.

409.1.2. Policy The Archdiocese will pay employees their full salaries while serving jury duty or as a witness at a trial, deposition or other court-related proceeding, as described below, if they present to their local administrator a copy of the check they receive for such service.

Procedure

- a) Employees whose jury pay or witness fees are \$20.00 per day or less will be paid their full salaries and will not be required to remit their jury pay or witness fee to the local administrator upon their return to work.

- b) Employees whose jury pay or witness fees are greater than \$20.00 per day, will have the option of either:
 - 1) keeping their jury pay or witness fee and not being compensated by the Archdiocese for that time, or
 - 2) submitting their jury pay to their local administrator upon their return to work and receiving their regular pay for that time.
- c) While serving on jury or witness duty, employees are expected to report to work whenever they are released by the court early enough to do so.

§409.2. Military Duty

409.2.1. Policy Employees, who are members of the National Guard or a reserve unit of the U.S. Armed Forces, who are required to report for temporary training, shall be allowed time off from work with pay for such training up to a maximum of 4 weeks.

Procedures

- a) This shall not apply to time off for training or other duties in which the employee participates on a voluntary basis, nor to time off for training or other duties for active service for an indefinite period.
- b) Employees must submit the pay they receive from the government to the local administrator upon their return.

§409.3. Voting Time

409.3.1. Policy The Archdiocese shall comply with all applicable voting laws.

Procedure

Current law provides for up to two hours off without pay to vote if the employee requests it and does not have at least two consecutive hours off outside the regular work day when the polls are open.

§409.4. Bereavement

409.4.1. Policy The Archdiocese of Chicago shall grant all full-time and benefits eligible part-time employees up to ten days off, with pay, in the event of the death of a spouse or child; and up to five days off for a parent or sibling. Two days off for the death of other close family members or friends may be permitted with the written permission of the supervisor.

Procedures

- a) According to family need, employees may use up to ten days of accrued sick days in addition to the bereavement days.
- b) When travel of more than 200 miles from a work site is required, an additional paid bereavement day may be added.
- c) If the Vicar of Administration, Pastor or Principal permits an employee to attend a funeral of a co-worker, those employees attending the funeral service should record that time as "Paid Bereavement Time."

§409.5. Time-Off-School

Parents may be asked to consult with their children's teachers from time to time throughout the year. The School Visitation Act requires employers, including the Archdiocese, to allow their employees time-off for parent-teacher conferences.

409.5.1. Policy The Archdiocese shall allow time-off for parent-teacher conferences. Time-off will be provided without pay except for exempt employees who can not legally be docked for an absence less than a full day. Non-exempt employees may use vacation or personal days to be compensated for this time-off.

Procedures

Schedules may be adjusted during the same work week so that non-exempt employees may make up lost time and wages.

§409.6. Worker's Compensation

409.6. Policy The Archdiocese shall comply with the Worker's Compensation Act of Illinois.

Procedures

- a) Employees must report all work related illnesses and injuries to the local administrator and an *Employer's First Report of Injury or Illness* (Form 45) must be completed by the administrator.
- b) Bills for medical treatment resulting from a work related illness or injury must be given to the local administrator for submission to the workers compensation administrator at Gallagher and Bassett.
- c) Bills for such treatment arising from work related illness or injury must not be submitted to the employee's group-health provider.

- d) Employees are encouraged, but not required, to use the Affordable Health Care Network as suggested by Gallagher and Bassett Services. (Contact local administrator for details).

§409.7 Retreats

409.7. Policy Religious employees and certain lay employees (for whom retreats are considered a normal part of their job or ministerial formation) in ministry positions shall be eligible for one week of religious retreat per fiscal year. Religious retreats are indicated as a benefit for their position in the Compensation Guidelines.

Procedures

- a) Paid time off is provided for one week.
- b) Retreats may be paid for from an employee's professional growth allowance.

§409.8 Professional Growth

409.8. Policy An allowance shall be allocated every fiscal year for professional growth for employees in certain professional and ministry positions as stipulated in the Compensation Guidelines.

(Cf. OCE Personnel Policies, Title II, Chapter I)

Procedures

- a) Please refer to the most current compensation guidelines for the positions eligible and the amount to be allocated.
- b) The professional growth allowance is to be used for retreats, education, job related programs, books and materials selected by the employee and approved by his/her supervisor.

§409.9 Graves and Crypts

The Archdiocese of Chicago offers an allowance to employees, to ensure that each employee has adequate future burial space for themselves, their spouse and their dependent children.

409.9.1. Policy All full-time and benefits eligible part-time employees shall be entitled to an Employee's Allowance on Crypt and Grave Selections in the Catholic Cemeteries of the Archdiocese of Chicago in accordance with the current schedule provided by Catholic Cemeteries.

Procedures

Employee Allowances shall apply to one grave or one crypt selected for:

- a) Each Archdiocesan Employee
- b) The spouse of the Archdiocesan Employee
- c) Each dependent child of the Archdiocesan Employee.

§410 BENEFITS FOR SHARED EMPLOYEES

410.1. Policy Employees working a total of 26 or more hours per week for 8 or more months of the year through combined Archdiocesan employment at multiple locations shall be offered the same benefit options as are provided for other benefits eligible employees.

Procedures

- a) Acknowledgment and approval of all participating pastors, parochial administrators, principals and agency directors is required for shared employee arrangements.
- b) If a pastor, parochial administrator, principal or agency director declines such an arrangement, the employee has the option to terminate from one or the other position.