

Appendix A

DIocese OF OAKLAND EMPLOYEE BENEFITS

These are your benefits as an employee of the Diocese of Oakland-

A. Statutory Benefits

These benefits are extended to all employees.

1. **Social Security**

This federal program provides retirement benefits when you reach a certain age. This is also a disability and survivorship program. Your contribution will be deducted from your paycheck and the individual site will match your contribution.

2. **Unemployment Benefit**

The unemployment insurance program provides income to a person who becomes unemployed and to whom other work is not available. The individual site pays for the full cost of this benefit.

3. **Workers' Compensation**

This plan ensures that in the event of illness or injury arising out of or in the course of employment, eligible employees will receive compensation for lost wages and for related medical expenses. The cost of this benefit is borne entirely by the individual site.

4. **State Disability Insurance Program**

This program provides income for persons who are unable to work due to illness or injury not arising out of or in the course of employment. A person is normally eligible for this benefit from the seventh (7th) day of illness for which he or she is unable to work or the first day of hospitalization. A person may be penalized for not filing for this benefit within forty-one (41) days of becoming eligible.

B. Welfare and Pension Benefits

These benefits offer assistance during times of illness, injury, retirement or death. Employees who work at least twenty (20) hours a week are eligible for these benefits. The individual site pays for the cost of these benefits. The Diocese reserves the right to change, amend, or discontinue these benefits at any time.

1. **Health Plans: The RETA Blue Cross, RETA Blue Cross EPO, RETA Pacific Care, or Kaiser Health Plan**

Regular employees who work twenty (20) hours or more per week are eligible for coverage under one of the three Diocesan health plans, RETA Blue Cross, RETA Pacific Care or Kaiser. The employer pays all employee premiums in full. Dependent premiums are paid entirely by the employee. The Diocese of Oakland will not pay for coverage under any other plan nor pay the employee for benefits s/he waives. Every eligible employee is able to add or delete dependent coverage or change to the other Diocesan health plan during the Change in Enrollment period in August of each year., or where HIPAA law applies within 30 days of loss of coverage. Brochures with descriptions of benefits for each plan are available to each participating employee.

2. **Dental/Vision Plan**

Dental/Vision coverage is available under the Diocese of Oakland and open to everyone who qualifies for medical benefits.

Dental

There are payment schedules for dental exams, cleaning, regular and other described dental care. The employer pays all employee premiums in full. Dependent premiums are paid entirely by the employee.

Vision

Coverage is available under the Diocese of Oakland and open to everyone who qualifies for medical benefits, and is available to anyone on the dental plan. There are payment schedules for vision exams, lenses, and other vision care expenses. The employer pays all employee premiums in full. Dependent premiums are paid entirely by the employee.

3. Retirement: The Roman Catholic Bishop of Oakland Lay Employees' Money Purchase Pension Plan

Lay employees who are at least twenty-one (21) years of age and work twenty (20) hours or more per week are eligible for participation in the Pension Plan after having so worked for six (6) consecutive months prior to July 1 or January 1 of any year. Employment at separate sites is cumulative for the purpose of determining eligibility. The employer contributes 8% of salary /8% as of 1/1/03) into the Trust Fund each quarter. Participants do not contribute money into the fund. A lump sum payment, in accord with the vesting schedule, is issued to participants or beneficiaries upon retirement, disability, death or other termination of employment from the Diocese of Oakland. A Plan brochure is available for review.

4. Short/Long Term Disability

Disability insurance provides protection against loss of income due to a disability that prevents an employee from working and earning an income. Employee must work at least 20 hr. per week to be eligible for disability coverage. Short-term disability (STD) benefits begin 30 days after a covered disability (e.g. surgery, maternity leave). Long-term disability (LTD) benefits begin after 180 consecutive days of total or partial disability. Lay employees are covered for 60% of their basic earnings to a maximum of \$1,000 a week for STD or \$4,000 a month for LTD. STD and LTD insurance coverage is provided by UNUM Life Insurance Company and is subject to the terms and conditions of the insurance contract.

5. Salary Reduction Agreement (Retirement Annuity)

The individual site provides payroll reduction services to accommodate any employee who wishes to have his/her salary reduced under Section 403(b) of the Internal Revenue Code. This accommodation allows the employee certain tax advantages and personal savings. As of September 1, 1990, employees who are newly hired in the Diocese and wish to invest in a salary reduction agreement may choose one (1) of the following four (4) providers: **VALJC** (1-800-892-5558), **LINCOLN NATIONAL** (1 -800-352-0749,ex1268), **FIRST NATIONWIDE** .consult financial advisor or securities broker or **MUTUAL OF AMERICA** (1-925-244-0500) **AMERICAN FUNDS** (1-800-421-0180) Or **JANUS FUNDS** (1-800-525-1093) or **TIAA/CREF** (1-415-693-1007). Anyone employed by the Diocese prior to September 1, 1990 who already has an annuity with another provider may continue with that provider for the duration of employment with the Diocese.

PLEASE NOTE: The Diocese of Oakland does not vouch for the financial stability of any company providing Tax Sheltered Annuities (TSA .403(b) Plans), including the above-mentioned companies. The Employee assumes all risks involved in investing in this manner.

6. Flexible Benefit Plan

The Flexible Benefit Plan allows eligible employees to pay for health insurance premiums, health care expenses not covered by insurance and dependent care expenses with pre-tax dollars. The money you contribute to the Plan is pre-tax and not subject to payroll taxes (social security, federal or state income taxes).

Sample list of eligible expenses are:

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|--------------------------------|---|
| Acupuncture | Lip Reading Service Invalid Care |
| Air Conditioner (allergy) | Lodging @ \$50 a night |
| Ambulance Hire | Marital Counseling |
| Artificial Limbs | Massage (per Dr.) |
| Biofeedback | Medical Equipment |
| Chiropractors | Mileage @.19 per mile |
| Contact lenses & supplies | Orthodontia |
| Co-Payments (\$5, \$10, etc.) | Psychologists |
| Cosmetic Surgery (per Dr.) | Radial Keratotomy |
| Deductibles (family) | Seeing Eye Dog |
| Dental (crowns/bridge/bonding) | Smoke Cessation (per Dr.) |
| Drugs (by prescription) | Special Education |
| Drug & Alcohol Rehab | Special Plumbing |
| Eyeglasses & Exams | Telephone for the deaf |
| Hair Transplants (per Dr.) | TMJ surgery/treatment |
| Handicapped Schools | Spa or Pool per Dr. |
| Health Clubs (per Dr.) | Vaccines |
| Hearing Devices | Vitamins per Dr. |
| Hypnosis | Weight Loss per Dr. |
| | Non-Prescription medication{with receipt} |

7. **Pacific Services Credit Union**
*Diocesan employees are eligible to become members of **Pacific Services CU**; the largest credit union in the East Bay with more than \$500 million in assets PSCU offers members' low market rates and high market savings rates. Among their wide array of products and services are: Direct Deposit, payroll deduction, savings accounts, no annual fee credit cards, auto loans and fixed-rate home equity loans. Member Services: 888-858-6878 -Ext. 6231.*
8. **Long Term Care Insurance:**
All Diocesan employees are eligible for the Long Term Care Insurance: Teachers Select Care- through TJAA CREF. Please contact TIAA CREF at 1-800-223-1200 for more information. Premiums are paid entirely by the employee.
9. **Basic Life/ Accidental Death and Dismemberment**
The policy provides each employee a \$25,000 benefit with age reductions at no cost to the employee.

C. **Employment Benefits**

These are additional benefits granted to you.

1. **Sick Leave**

The Diocese provides a salary continuation plan during times of illness of the employee or member offer immediate family or household in order to provide you some degree of financial security. Sick leave must be used for legitimate illness and medical/dental appointments only. Employees will not be paid for unused sick leave nor can such leave be used for vacation. Employees who work twenty (20) hours or more per week will accrue paid sick leave on the basis of one (1) day per month to a maximum of sixty (60) days.

Appointments with one's doctor or dentist should be scheduled outside of work hours. When this is not possible, time off will be considered as a sick leave.

In case of a life threatening or sudden debilitating illness or injury or a necessary treatment or surgical procedure, an employee may extend his/her accrued sick leave benefits for up to six weeks (30 work days) through donations of no more than five (5) days each from the accrued sick leave of co-workers at the same school site eligible to donate. An eligible co-worker must have at least fifteen (15) days of sick leave available after the donation is made. The employee accepting the donation must have a proven need. His or her sick leave must be below the minimum amount of treatment and recuperation time recommended by the attending physician in writing. Such arrangements require written approval of the employee's principal.

2. **Family Care and Medical Leave**

Effective August 1, 1993 the policy of of the Diocese of Oakland with respect to leaves for an employee's own serious health condition or family care purposes will be based upon the provisions of the Family and Medical Leave Act of 1993 and the California Family Rights Act of 1993. An eligible employee may request a leave of absence for any of the following reasons: 1) birth of the employee's child; 2) placement of a child with the employee in connection with adoption or foster care 3) to care for employee's child, parent or spouse who has a serious health condition; 4) or the employee's own serious health condition. For more details concerning this benefit, consult the Family Care Leave Policy in the Administrative Handhorik

3. **Personal Days**

Regular employees working at least 20 hours per week may request up to five leave days to be used as personal leave days. These days may be used for the death/funeral of a family member or close friend, or for other extraordinary life events. Except in cases of emergency, prior approval by the Supervisor should be obtained 5 days in advance of use of personal leave days. Personnel Leave days are to be used

4. **Medical Certification of Fitness to Return**

If an employee is absent because of illness for thirty (30) calendar days or more, the employee shall submit a written release signed by a physician (or chiropractor when made within the scope of his/her license) stating that the employee is able to return to work. A principal may request a medical release for return to work following a medical absence of less than thirty (30) days.

5. **Medical Leave: Disability Because of Pregnancy, Childbirth or Related Medical Conditions**
Up to a maximum period of four (4) months will be granted for a leave of absence due to disability during the time the employee is actually disabled on account of pregnancy, childbirth or related medical conditions. Before such leave is granted, the employee must provide written certification from her physician confirming that the employee is or will be disabled. Subject to certain exceptions and conditions, the Diocese will reinstate the employee to the same or a comparable position at the end of the leave. For more details concerning this benefit, consult the Medical Leave: Disability Because of Pregnancy, Childbirth, or Related Medical Condition policy in the Administrative Handbook.

6. **Personal Leave of Absence**
An unpaid personal leave of absence may be available for leaves of personal reasons other than those reasons qualifying as leave under the Family Care and Medical Leave or Pregnancy-Related Disability Leave and in circumstances where the employee has exhausted all available leave under such policies and continues to have a need for leave. A request for Personal Leave may be approved or denied, after the supervisor and pastor/Division Head and Director of Human Resources confer. Such requests are to be submitted in writing and will not be granted for more than one year, if approved, and may not guarantee re-employment. Participation in Diocesan Benefit Plans is suspended during leave.

7. **Bereavement Leave**
Whenever an employee shall be absent from duty because of a death of a relative or loved one there shall be no deduction in salary for an absence not in excess of three (3) working days. An additional two (2) days travel time is to be allowed for out-of-state travel. There shall be no deduction in salary for absence on the day of the funeral of a relative or loved one.

8. **Educational Leave**
With the permission of a supervisor an employee may attend, during working hours: conferences, seminars, institutes and courses, and meetings that are directly related to the job and will improve skills.

9. **Military Leave**
The California Military and Veterans' Code requires employers to provide employees with a temporary leave of absence without pay while they are engaged in military duty for a period of up to 17 (seventeen) calendar days per year. This protection extends to employees who are members of the Militia. Employees who enlist or are drafted are entitled to reinstatement pursuant to Federal Law

10. **Jury Duty**
Any employee, including one working twenty (20) hours a week or less, will be paid while actually serving jury duty during his/her regular assigned work hours. As a matter of convenience for potential jurors Alameda and Contra Costa Counties devised a call in" method. The person calls a number at a specified time to see if s/he will be needed for service that day. Unless an employee is asked to serve in a county other than the one in which s/he works in, there is no reason the employee cannot report for work. When the employee reports for work and is called in mid-day, s/he must be prepared to leave on a moments notice. If the employee elects to stay at home rather than call in from work it will be considered unpaid time off.

These benefits are extended to you in the hope that you will find working in the Diocese of Oakland pleasant and rewarding. The Human Resources and Insurance and Benefits Departments and the on-site administrator are available any time to provide you work-related assistance, so please do not hesitate to call us and inquire about benefits, policies and procedures, and work-related concerns.

If you need further information concerning the following benefits, these are the people who can assist you:

<i>Lay Retirement, Health Plans</i>	<i>Insurance & Benefits Department</i>
<i>Worker's Compensation, Unemployment/Disability</i>	
<i>Flex Plans, Long/Short Term Disability Insurance</i>	
<i>Tax Sheltered Annuities, Long Term Care Insurance</i>	
<i>Work Leave Policies</i>	<i>Department of Human Resources</i>

You may write or phone us at the following: 510-893-4711