

EMPLOYEE BENEFITS

A. ELIGIBILITY FOR BENEFITS

A variety of benefits are available to employees of an entity of the Roman Catholic Bishop of Salt Lake City. Benefits vary according to the status of each employee. Eligibility for benefits is as follows:

1. Full-time employees are eligible for full employee benefits.
2. Part-time employees are eligible for pro-rated sick leave and vacation benefits if they work a regular schedule of 20 hours or more per week or a minimum of 1,000 hours a year. They are eligible for the retirement benefits and pension benefits if they work a minimum of 600 hours in a service year. They become eligible for health insurance if they work 20 hours or more per week.
3. Temporary employees are eligible only for worker's compensation benefits.
4. Contracted employees are eligible only for those benefits which are specified in their contract at the time of hire.
5. Special project employees are eligible only for those benefits which are specified in their contract at the time of hire.

B. HEALTH AND DENTAL INSURANCE

The Diocese of Salt Lake City has three operable health and dental plans: Two Blue Cross\Blue Shield Comprehensive Health Plans and ValueCare. Eligible employees have single coverage paid by their parish, school, agency or institution. Family coverage is available to eligible employees at their own expense. (For further details refer to Policy 6100.)

C. LAY EMPLOYEES' PENSION PLAN

1. A Lay Employees' Pension Plan has been established for all lay employees who work at least 600 hours within a calendar year. Such employees must work for an entity (parish, institution or agency) of the Roman Catholic Bishop of Salt Lake City and be 21 years of age. Enrollment in the Pension Plan is only on January 1st of each calendar year.
2. Contributions to the pension plan are made by the employer (parish, institution, etc.). A specified percentage (6% as of July 1, 1996) of the employee's gross salary is submitted to VALIC. Each parish or institution will be billed for their contributions on a monthly basis. Contributions are made to VALIC, c/o Chase Bank of Texas, P.O. Box 201402, Houston, TX 77216-1402.

Policy 6100 Continued
Pastoral Directives 2003

3. The Pension Plan is administered by VALIC (The Variable Annuity Life Insurance Company). VALIC's toll free telephone number is 1-800-448-2542. Quarterly reports of each employee's pension status is sent to each employee.

4. Detailed information about the plan is available from VALIC. For such, an employee simply needs to call the toll free telephone number. 1-800-448-2542.

5. There is a definite vesting schedule for each employee. Partial vesting begins after the third calendar year of employment. A five-year employee is totally vested.
(Enacted July 1, 1986; revised July 30, 1997)

D. GROUP LIFE INSURANCE

1. All lay employees who qualify for the lay employee's pension plan are covered by group life insurance at no expense to the employee. This provides a \$10,000 life and accidental death and dismemberment benefit to the employee.

2. Each parish or institution pays the monthly premium per employee.
(\$2.00/month as of April 1, 2002)

E. VOLUNTARY SUPPLEMENTAL INSURANCE

American Family Life Assurance Company of Columbus (AFLAC) and CONSECO insurance companies offer all diocesan employees voluntary supplemental insurance coverage. This includes:

- a. Cancer Insurance
- b. Hospital Intensive Care Insurance
- c. Personal Sickness
- d. Accidental Injury Insurance
- e. Short-Term Disability Insurance

The CONSECO coverage includes a return of premium feature. If coverage is maintained continuously for a 20-year period, all premiums minus any claims paid will be returned to the covered employee.

Each employee is responsible for all premium costs. This would be facilitated through a payroll deduction plan. The American Family Life Assurance Company of Columbus (AFLAC) invoices individual parishes and schools for all premiums of covered employees and their families. CONSECO Insurance Company invoices the diocese for all premiums of covered employees and their families; individual parishes, schools and institutions are then billed for these premiums on the monthly diocesan invoices. Information and procedure for offering this insurance to new employees can be obtained from the Diocesan Finance Office.

(Effective January 1, 2002)