

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. When an employee is out on State Disability Insurance, he or she may integrate SDI with Sick Leave. Please call Human Resources for specific details.

B. Welfare and Pension Benefits

These benefits offer assistance during times of illness, injury, retirement or death. Employees who work at least twenty-five (25) 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.

Health Plans: The RETA Trust Blue Shield EPO or Kaiser Health Plan EPO

1. Regular employees who work twenty-five (25) hours or more per week are eligible for coverage under one of the four Diocesan health plans: RETA Blue Shield EPO, \$500 deductible; RETA Blue Shield EPO, \$1,000 deductible; Kaiser EPO, \$500 deductible; Kaiser EPO, \$1,000 deductible. The cost of the RETA Blue Shield EPO plans and Kaiser EPO plans will continue to be shared by employees. 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 can add or delete dependent coverage or change to another Diocesan

health plan during the Change in Enrollment period in May of each year, or where HIPAA law applies within 30 days of loss of coverage. Brochures with descriptions of the 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.

Delta Dental: There are payment schedules for dental exams, cleaning, regular and other described dental care. All employee premiums are paid almost in full by the employer. Dependent premiums are paid entirely by the employee.

Vision VSP: 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. Employee premiums are paid almost in full by the employer. 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-five (25) 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 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 online at www.oakdiocese.org Insurance & Benefits Department.

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 25 hours 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)

Diocese of Oakland 403(b) Plan The Diocese of Oakland sponsors a 403(b) Plan for employees who wish to have his/her salary reduced under Section 403(b) of the Internal Revenue Code. This allows the employee certain tax advantages and personal savings.

IMPORTANT NOTE: As of January 1, 2009, existing employees or employees who are newly hired in the Diocese who wish to invest in a salary reduction retirement savings plan may choose to invest with our sole 403(b) plan provider, The Standard. The Standard's toll-free customer service number is (800) 858-5420. Enrollment information and applicable forms may be secured by contacting the Bookkeeper at your designated Diocese location of employment. Anyone invested in an individual TSA or 403(b)7 account who wishes to transfer their existing 403(b) accounts to The Standard may do so by contacting their Bookkeeper or The Standard.

6. Flexible Benefit Plan

The Flexible Benefit Plan allows eligible employees to pay for health insurance co-pays and deductibles, 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:

Acupuncture	Medical Equipment
Air Conditioner (allergy)	Mileage at .36 per mile
Ambulance Hire	Orthodontia
Artificial Limbs	Psychologists
Biofeedback	Radial Keratotomy
Chiropractors	Seeing Eye Dog
Contact Lenses and supplies	Smoke Cessation (per Doctor)
Co-Payment (\$5, \$10, etc.)	Special Education
Cosmetic surgery (per Doctor)	Special Plumbing
Deductibles	Telephone for the deaf
Dental (crowns/bridge/bonding)	TMJ surgery/treatment
Drugs (by prescription)	SPA or pool per Doctor
Drug and Alcohol Rehabilitation	Vaccines
Eyeglasses and Exams	Vitamins (per Doctor)
Hair Transplants (per Doctor)	Weight Loss (per Doctor)
Handicapped Schools	Invalid Care
Health Clubs (per Doctor)	Non-prescription medications
Hearing Devices	
Hypnosis	
Lip Readings service	
Lodging @ \$50 per night	
Marital Counseling	
Massage (per Doctor)	

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 PFCU 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. Basic Life/AD&D (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. Vacation

Eligibility: Employees regularly scheduled to work 25 hours a week or more are eligible for paid vacation. Employees regularly scheduled to work fewer than 25 hours a week are not eligible for paid vacation.

Accruals: Eligible employees begin to accrue vacation as soon as they begin employment. Eligible employees may begin to use accrued vacation 90 days after employment begins. Eligible employees who work more than 25 but fewer than 37.50 (or 40) hours per week will accrue vacation on a prorated basis, consistent with hours actually worked. Employees will not accrue vacation when they are on leave with pay. For the full vacation accrual policy, please see the Chancery/Parish Personnel Handbook.

2. Sick Leave

The Diocese provides paid sick leave for preventative care or the diagnosis, care or treatment of an existing illness, injury or health condition of an employee or family member, or designated person or for an employee who is a victim of domestic violence, sexual assault or stalking. Sick leave must always be utilized for legitimate illness and medical/dental appointments only. This paid sick leave policy applies to both exempt and non-exempt employees. Employees who work twenty-five (25) hours or more per week will accrue paid sick leave based on one (1) day per month to a maximum of sixty (60) days. Employees working less than twenty-five (25) hours per week will be frontloaded with forty (40) hours of sick leave at the onset of employment and each year in January thereafter.

Appointments with one's doctor or dentist should be scheduled outside of work hours. When this is not possible, time off will be deducted from the employee's accrued 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 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 be on SDI. 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 supervisor.

3. Family Care and Medical Leave

Effective August 1, 1993 the policy 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 Chancery/Parish Personnel Policies Handbook. As of July 1, 2004, employees may take part in the Paid Family Leave Program, a component of the CA State Disability Insurance Program. For more information contact the EDD at 1-877-BE- THERE or online at www.edd.ca.gov.

4. Personal Days

Regular employees working at least twenty-five (25) hours per week may request up to five (5) leave days to be used as personal leave days. These days may be used for the extraordinary life events. Except in cases of emergency, prior approval by the Supervisor should be obtained at least one week in advance of the use of personal leave days. Personal Leave days are not an extension of vacation time, and they are neither earned nor cumulative and are not carried forward at the end of the year.

5. 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 supervisor may request a medical release for return to work following a medical absence of less than thirty (30) days.

6. 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 Chancery/Parish Personnel Policies Handbook.

7. 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.

8. Bereavement Leave

Eligibility: All employees are eligible. There is no waiting period.

Length of Leave: Employees may request bereavement leave following the death of certain family members for up to a maximum of five days. Those family members are defined as an employee's spouse, child, sibling, parent, grandparent, grandchild, parent-in-law. Bereavement leave for any of these family members shall be a maximum of five days. Employees may seek bereavement leave for the death of a person not defined as a family member, for up to two days. Employees are not required to take all bereavement leave at the same time but must complete bereavement leave during the three months after the death of the person for whom they are taking leave.

Unpaid Leave: Bereavement leave is unpaid leave though an employee may utilize other paid leave, including sick leave, vacation leave or paid personal leave.

Employees are not limited to taking five days of bereavement leave per year. If multiple family members die within the same calendar year, the five-day maximum applies to each person who died. If requested, employees may be asked to provide documentation of the family member's death. This is not required before taking leave, but within 30 days of the start of bereavement leave.

9. 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.

10. 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

11. Jury Duty

Any employee, including one working twenty-five (25) 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 at midday, s/he must be prepared to leave on a moment’s 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 Benefits Department and the on-site administrator are available to provide you with 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 these benefits, you may call the Department of Human Resources and Benefits at 510-267-8359/63 or 510-267-8360.