

## **Health, Life and Disability Benefits For Directors and Coordinators of Religious Education**

*The benefits described herein are subject to the terms, conditions, limitations and exclusions of the plan contracts issued by the individual insurance carriers to your group. If a difference exists between the information in this document and the actual contract, the contract governs.*

*Information on benefits is regularly sent to the employer, i.e. the Pastor. The Pastor receives the summary of benefits, rates, percent of employee contribution, etc. Any Director/Coordinator who desires further benefit and insurance information should speak directly with the Pastor.*

**Health Benefits Coverage:** United Health Care PPO Plan.

*Available to all eligible full time/part time employees (Eligible = employees who are regularly scheduled to work at least 20 hours per week.)*

All the information is sent directly to each eligible employee at their home address. It gave eligible employees the opportunity to enroll and make changes to their health benefit coverage.

Health coverage is the cost of the employing parish/institution less payroll contributions consistent with the type of coverage chosen.

**Life Insurance:** Hartford Life

*Available to all eligible full time/part time employees (Eligible = employees who are regularly scheduled to work at least 20 hours per week.)*

If the Parish has a school, it must provide life insurance – not only to the teachers but to all eligible employees of the parish.

The Parish/institution pays the cost of the life insurance in full.

The Parish/institution pays the total bill. The amount of the group life insurance has been predetermined by the parish.

- 1) A flat amount of \$10,000 or
- 2) An amount equal to 1 (x) the base annual salary rounded to the next highest thousand, to a maximum limit of \$550,000. (Most parishes have this option.)

The above 2 options are not term life insurance, i.e. for a specified duration. They are basic life insurance – portable, meaning the employee on leaving employment can exercise the portability or conversion option (refer to Hartford Life group life booklet for details.)

If an employee wants additional life insurance for self, for dependent spouse, for child (up to age 19 or age 25 if a full time student), he can apply for supplemental life insurance (Contact Local Administrator for details; in Parish this is usually the Pastor.)

### **Accidental Death and Dismemberment (AD & D): Mutual of Omaha**

*Available to all eligible full time/part time employees (Eligible – employees who are regularly scheduled to work at least 20 hours per week.)*

This benefit is tied to the Life Insurance although the carrier is a different company. If a Parish/Institution provides life insurance; the AD & D is at the same amount. (i.e. \$10,000 or amount equal to 1(x) base salary, maximum \$550,000.)

### **Short-term Disability (STD)**

(New York State Mandate for all employees.)

This benefit is mandated by New York State. The Institution must cover all employees. A parish can choose: the state itself or an insurance company as the Benefits Provider.

An employer can require that the employee share the cost of New York State Disability. The maximum employee contribution (payroll deduction) is 60 cents per week. The maximum New York State Disability Benefit is 50% of the employee's base pay up to \$170 per week for a maximum period of 26 weeks in any 52-week period.

### **Long-term Disability (LTD)**

*(For full time/part time employees who are regularly scheduled to work a minimum of 30 hours a week.)*

If there is a parish school, the Parish/Institution must provide Long-term Disability to all eligible full time/part time employees of the parish. If there is no school, the Parish/Institution does not have to provide long-term disability.

It is provided at no cost to the eligible employee after a six-month elimination period is satisfied. LTD benefits provide a monthly benefit of 60% of the employee's base pay up to a maximum of \$10,000 per month which is reduced by Social Security/Pension and other income benefits. (See LTD booklet for details.) There is a minimum benefit of \$100 a month and a maximum benefit period

## **Statutory Workers Compensation Insurance Protection:**

New York State Insurance Fund

*(Mandated by N.Y. State for all employees, full time and part time.)*

As required by New York State Law, the policy provides NY State prescribed workers compensation benefits for work-related injuries or illnesses. The protection does not extend to priests, religious and volunteers. Work related injuries and illnesses to employees of churches, schools and participating agencies are included. This insurance is provided by the employer at no cost to the employee.

Procedurally, claims must be reported immediately to the claim administrator, Risk Management Planning Group (RMPG). The toll-free 24-hour claim reporting service for the Risk Management Planning Group, Inc. (RMPG) is (888) 767-4492, then select option 3.

## **Pension Plan:** Archdiocese of New York

*Available to all eligible full time/part time employees (Eligible = employees who are regularly scheduled to work at least 20 hours per week).*

Consistent with plan terms set by the Archdiocesan Pension Plan, a defined benefit pension plan is provided at no cost to the Director/Coordinator. The employer pays the entire cost.

As of January 1, 2011, to be eligible, the employee must be 25 years of age, must be working a total of at least 20 hours a week, and must have completed 3 years of continuous service.

If, for any reason other than death, you terminate your employment and on the date of termination you have completed at least 5 years of continuous service, you will be eligible for a deferred vested pension, based on benefits earned to the date of termination.

Pension benefits are 1.3% of average annual base pay times each year of credited service from date of employment to Retirement Date. Credit is given back to age 25. Annual base pay is your total W-2 compensation rate up to \$95,000.

The benefits provided under this plan are independent of an additional to Social Security benefits. The plan provides a pension payable for as long as the employee lives after retirement. All eligible employees enter the plan. After entry, participation may not be discontinued, prior to retirement, death or termination of employment. This is a brief description and is not meant to contradict any provisions of the plan.

## **Tax-Deferred Annuity (TDA: Mutual of America)**

*(For full time employees)*

Directors/Coordinators may supplement pension benefits through a voluntary salary reduction program under the Archdiocesan 403(b) plan with Mutual of America. Contributions are tax-deferred until retirement or 59 years of age.

Once a year, the Director/Coordinator chooses the amount to be withdrawn from their salary. It is taken out of the gross pay and put into the TDA; no tax is paid on it until the Director/Coordinator begins withdrawing it.