



LEAVE OF ABSENCE

Chancery Employees

For 2011 the Archdiocese of Galveston-Houston has restructured the current and newly introduced leave of absence benefits into a coordinated program that provides employee income replacement coverage in keeping with the organization's philosophy and meets the business needs of the organization while ensuring legal compliance.

SHORT TERM DISABILITY (STD) – new beginning 01/01/2011

- insurance coverage fully paid by the Archdiocese
- for all benefit-eligible employees (except for priests, seminarians and theologians)
- replaces 60% of employee's pay lost due to covered disability that prevents the employee from working.
- after 2-week elimination period insurance pays benefit until released but no more than 24 weeks of absence due to continued disability
- can be supplemented by Parental Leave, Catastrophic Leave and PTO pay up to 100% of base earnings
- requires Medical Certification

LONG TERM DISABILITY (LTD)

- insurance coverage fully paid by the Archdiocese
- for all benefit-eligible employees (except for priests, seminarians and theologians)
- replaces 60% of employee's pay lost due to covered disability that prevents the employee from working.
- after 24-week elimination period insurance pays benefit for absence due to continued disability until released or maximum to normal retirement age
- can be offset by Social Security Disability Income (SSDI)
- requires Medical Certification

PARENTAL LEAVE - new beginning 01/01/2011

- combines and equalizes current leaves for Maternity, Paternity and Adoptive Parent
- for all benefit-eligible employees
- provides employee with up to 6 continuous weeks of pay at 100%
- coordinates with STD (in the case of Maternity) to cover the 2-wk elimination period and supplement lost income
- coordinates with the Family & Medical Leave Act (FMLA)
- requires Medical Certification (childbirth) birth or adoption certification

CATASTROPHIC LEAVE - new beginning 01/01/2011

- replaces current "Sick Leave-Long Term Illness" plan.
- for all benefit-eligible employees (except for priests, seminarians and theologians)
- accrues at rate of 1 day per month of service up to a maximum of 30 days.
- provides employee with up to 30 days of pay at 100% for FMLA-eligible claims.
- coordinates with STD (in the case of employee's serious illness) to cover 2-wk elimination period and also supplement 40% in lost income.
- coordinates with the Family & Medical Leave Act (FMLA)
- requires Medical Certification (childbirth) birth or adoption certification (or armed forces certification)

FAMILY & MEDICAL LEAVE ACT (FMLA)

- federal law that entitles eligible employees up to 12 weeks unpaid leave annually in a rolling 12-month period
- documented qualifying leaves:
 - employee's own serious illness
 - care for family member with serious illness (e.g. spouse, child or parent)
 - birth of your child
 - adoption of your child
 - care for service member on active duty (returning, deploying, illness, etc)
- protects from job loss while on approved leave
- requires Medical Certification (or armed forces certification)

PAID TIME OFF (PTO) – includes vacation, sick pay and personal time off

- accrues at the following rates for regular full-time employees; regular part-time employees accrue at prorated rate:

- 0-5 yrs service	6.2 hrs PTO/pay period
- 5-10 yrs service	7.7 hrs PTO/pay period
- 10+ yrs service	9.3 hrs PTO/pay period
- can be carried over from fiscal year to next and banked to maximum of 80 hours
- utilized from first from Accrued PTO first and from Banked PTO second
- banked PTO is vested and paid upon termination; accrued PTO is not vested

LEAVE WITHOUT PAY

- occurs when leave continues after all PTO has been exhausted
- maintains employee in active status to conform with state or federal law
- requires authorization



PARENTAL LEAVE OF ABSENCE

Chancery Employees

The Archdiocese provides coordinated Leave of Absence benefits for eligible employees in order to replace a percentage of income lost due to non-occupational illness or injury. Leave of Absence benefits include Short-Term Disability (STD) and Long-Term Disability insurance as well as Parental Leave, Catastrophic Leave and Paid Time Off (PTO).

Parental Leave provides up to 30 paid days off for Maternity, Paternity and Adoptive Parents and is administered concurrently with Family Medical Leave Act (FMLA) job protection entitlement.

This is how these Leave of Absence benefits coordinate to work for you:

If you are unable to report to work due to maternity disability:

- You directly notify your supervisor of your absence. In the case of foreseen absences such as for the birth or placement of your child, your supervisor should be notified in advance of the date your doctor predicts your need for leave will begin.
 - You will immediately contact the Sun Life Telephonic Claims Intake Line to file a claim for Short-Term Disability (STD). Reportable claims are those for which a medically supported disabling illness or injury prevents an employee from working - including pregnancy.
 - In the case of scheduled disability claims such as for pregnancy or for planned hospitalization and surgery, you are encouraged to file the claim in advance of the leave of absence.
 - Your claim for STD benefits will be reviewed by a dedicated Sun Life claims examiner to determine your eligibility for benefits.
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How SHORT TERM DISABILITY pays benefits:

- There is a two-week elimination period before STD benefits begin. Your STD benefits are payable weekly beginning with Week 3 of your disability and will continue to be paid based on your doctor's certification of continued disability – generally 6 weeks for normal delivery and 8 weeks for caesarian delivery.
- The STD benefit is equal to 60% of your weekly base pay up to a maximum benefit of \$1,000 per week. Benefit checks are paid directly to you from Sun Life.

How PARENTAL LEAVE coordinates with Short-Term Disability:

- You will be eligible for Parental Leave to replace lost income for the first two weeks of absence from work (14 calendar days) due to maternity-related disability. This is the two-week elimination period before Short-Term Disability (STD) insurance benefits begin.
- Your STD benefit provides you with 60% of base pay while your attending physician certifies that you are disabled. With Parental Leave you are able to use paid time to supplement your STD benefit not to exceed 100% of pay.
- Once your STD benefits stop, you may remain on leave and use the balance of your Parental Leave as income replacement.

How the FAMILY & MEDICAL LEAVE ACT (FMLA) coordinates with Parental Leave and Short-Term Disability:

- Upon notification to Human Resources you will be sent an FMLA application package from Human Resources for processing as well as medical certification for completion by your attending physician.
- If eligible, your FMLA job protection would begin retroactive to the first date of your disability.
- Your FMLA job protection expires at the end of 12 weeks of eligible leave within a rolling 12-month period. You will receive notification if your FMLA eligibility has expired.

If you are requesting Parental Leave due to the birth of your own child (paternity) or the placement of a child with you for adoption:

- You directly notify your supervisor to arrange scheduling of Parental Leave within 50 days of the birth of your child or the placement of a child with you for adoption.
- You may use paid Parental Leave to replace lost income for up to 30 consecutive days of absence from work (six weeks) due to the birth or adoption.

If you continue to be absent from work due to the same disabling condition, such as complications from pregnancy and childbirth:

- You will need to contact the Sun Life Telephonic Claims Intake Line to update your STD claim. Your attending physician will be required to provide additional medical certification for the continued disability.
- At Week 20 of continued disability, an LTD application is filed on your behalf by Sun Life to prevent any interruption in eligible benefits.

- STD benefits end at a maximum disability period length of 24 weeks. By policy, your employment is terminated following 24 weeks of continued leave of absence. Under these circumstances, you would be sent an exit package with continuation of benefits instructions.
 - Even though you are no longer employed you may be eligible for Long Term Disability benefits based on your physician's certification of disability according to the terms of the LTD plan document.
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If you are no longer disabled:

- You obtain the return to work certification from your attending physician and report back to work.
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If you are unable to return to work after your FMLA job protection has expired:

- Your job is no longer protected by FMLA. Your position may be replaced with another employee and upon your release to return to work you may be considered for other employment if available.
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If you continue to be disabled due to the same condition beyond the STD maximum:

- If eligible, Long-Term Disability (LTD) coverage goes into effect for you at the beginning of Day 181 and continues based on your doctor's certification of continued disability and the terms of the plan document.
 - The LTD benefit is equal to 60% of your monthly covered earnings up to a maximum benefit of \$3,500 per month. LTD benefit checks are paid directly to you from Sun Life.
 - You are encouraged to apply for Social Security Disability Insurance (SSDI). If eligible, your total LTD benefits are reduced by the amount of SSDI or other income benefits that you receive in accordance with the LTD plan document.
 - You are eligible to apply for rehire following your full medical release from LTD by your attending physician.
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If you are able to return to work with Partial Disability:

- You can return to work on a part-time/reduced schedule basis based on your doctor's documented partial release instructions.
- You are able to receive a combination of your part-time earnings plus additional disability benefits which in combination can add up to 100% of your base earnings in effect prior to the onset of your disability.

- STD benefits end upon with full release from your attending physician and return to work on your full-time schedule.
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Leave of Absence benefits and withholdings:

- PTO benefits are paid to you through the Chancery payroll and are subject to standard withholdings which are reflected on your annual W-2.
 - STD and LTD benefits are paid to you by our third-party benefit payer, Sun Life Financial. In compliance with tax law, FICA is withheld from your paid disability benefits and reported on a separate W-2 sent to you for annual income tax filing.
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Benefit Premium Payments and Accruals while on Leave of Absence:

- While you are receiving paid Parental, Catastrophic and/or PTO leave benefits through the Chancery Payroll, your benefit premiums are deducted monthly as usual and the same conditions for maintenance of that coverage will apply.
 - While you are on STD and unpaid FMLA leave you will be required to continue making health insurance premium payments to the Chancery by check. You may be required to reimburse the Chancery for missed payments for your benefit coverage while on leave or if you do not return to employment at the Chancery after completion of leave.
 - Accrual for Seniority, Catastrophic Leave, PTO and Pension benefits will not accrue during the leave period, but you will not lose any such benefits while on FMLA leave. Your accrual will resume following your medical release and active return to work.
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CATASTROPHIC LEAVE OF ABSENCE

Chancery Employees

The Archdiocese provides coordinated Leave of Absence benefits for eligible employees to replace a percentage of income lost due to non-occupational illness or injury. Leave of Absence benefits include Short-Term Disability (STD) and Long-Term Disability (LTD) insurance as well as Parental Leave, Catastrophic Leave and Paid Time Off (PTO).

Catastrophic Leave of Absence provides benefits for eligible employees in order to replace a percentage of income lost due to absences from work for:

- 1) The employee's own serious health condition
- 2) To care for a spouse, child or parent with a serious health condition
- 3) To care for covered military member of the National Guard or Reserves or of a regular component of the Armed Forces (qualifying exigency described below).

Catastrophic Leave provides up to 30 paid days off and coordinates with Short Term Disability (STD) and Long Term Disability (LTD) where applicable. Catastrophic Leave is administered concurrently with the Family Medical Leave Act (FMLA) job protection entitlement.

This is how these Leave of Absence benefits coordinate to work for you:

If you are unable to report to work for over 3 days due to your disabling condition:

- Directly notify your supervisor of your absence. In the case of foreseen absences such as for planned hospitalization, surgery and recovery, your supervisor should be notified in advance of the date your doctor predicts your need for leave will begin.
 - Immediately contact the Sun Life Telephonic Claims Intake Line at 877-932-7287 to file a claim for Short-Term Disability (STD). Reportable claims are those for which a medically supported disabling illness or injury prevents an employee from working.
 - You will receive an Attending Physician Statement (APS) to be completed by your attending physician. Your physician can fax the completed statement to Sun Life at 781-304-5599.
 - Your claim for STD benefits will be reviewed by a dedicated Sun Life claims examiner to determine your eligibility for benefits. Completed claims are reviewed within 5 days of receipt by Sun Life.
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How SHORT TERM DISABILITY pays benefits:

- There is a two-week elimination period before STD benefits begin. Your STD benefits are payable weekly beginning with Week 3 of your disability and will continue to be paid based on your doctor's certification of continued disability.
- The STD benefit is equal to 60% of your weekly base pay up to a maximum benefit of \$1,000 per week. Benefit checks are paid directly to you from Sun Life.

How CATASTROPHIC LEAVE coordinates with Short-Term Disability

- You will be eligible for Catastrophic Leave to replace lost income for the first two weeks of absence from work (14 calendar days) due to medical disability. This is the two-week elimination period before Short-Term Disability (STD) insurance benefits begin.
- Your STD benefit provides you with 60% of base pay while your attending physician certifies that you are disabled. With Catastrophic Leave you are able to use paid time to supplement your STD benefit not to exceed 100% of pay.
- Once your STD benefits stop, you may remain on leave and use the balance of your Catastrophic Leave as income replacement.

How the FAMILY & MEDICAL LEAVE ACT (FMLA) coordinates with Catastrophic Leave and Short-Term Disability:

- Upon notification to Human Resources you will be sent an FMLA application package for processing as well as medical certification for completion by your attending physician, if needed.
- If eligible, your FMLA job protection would begin retroactive to the first date of your disability.
- Your FMLA job protection expires at the end of 12 weeks of eligible leave within a rolling 12-month period. You will receive notification if your FMLA eligibility has expired.

If you continue to be absent from work due to the same disabling condition, such as complications from surgery:

- You will need to contact the Sun Life Telephonic Claims Intake Line at 877-932-7287 to update your STD claim. Your attending physician will be required to provide additional medical certification for the continued disability.
- At Week 20 of continued disability, an application for Long Term Disability (LTD) is filed on your behalf by Sun Life to prevent any interruption in eligible benefits.

- STD benefits end at a maximum disability period length of 24 weeks. By policy, your employment is terminated following 24 weeks of continued leave of absence. Under these circumstances, you would be sent an exit package with continuation of benefits instructions.
 - Even though you are no longer employed you may be eligible for Long Term Disability benefits based on your physician's certification of disability according to the terms of the LTD plan document.
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If you are no longer disabled:

- You obtain the return to work certification from your attending physician and report back to work.
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If you are unable to return to work after your FMLA job protection has expired:

- Your job is no longer protected by FMLA. Your position may be replaced with another employee and upon your release to return to work you may be considered for other employment if available.
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If you continue to be disabled due to the same condition beyond the STD maximum disability leave:

- If eligible, Long-Term Disability (LTD) coverage goes into effect for you on the 181st day of disability leave and continues based on your doctor's certification of continued disability and the terms of the plan document.
 - The LTD benefit is equal to 60% of your monthly covered earnings up to a maximum benefit of \$3,500 per month. LTD benefit checks are paid directly to you from Sun Life according to the terms of the plan document.
 - You are encouraged to apply for Social Security Disability Insurance (SSDI). If eligible, your total LTD benefits are reduced by the amount of SSDI or other income benefits that you receive in accordance with the LTD plan document.
 - You are eligible to apply for rehire following your full medical release from LTD by your attending physician.
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If you are able to return to work with Partial Disability:

- You can return to work on a part-time/reduced schedule based on your doctor's documented partial release instructions.
- You are able to receive a combination of your part-time earnings plus additional disability benefits which in combination can add up to no more than 100% of your base earnings in effect prior to the onset of your disability.

- All STD and/or LTD benefits end upon with your full release from your attending physician and return to work on your full-time schedule.
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If you are requesting Catastrophic Leave to care for your spouse, child or parent with a serious health condition:

- You directly notify your supervisor and Human Resources to arrange scheduling of Catastrophic Leave. You will be sent an FMLA application package from Human Resources for processing as well as medical certification for completion by your attending physician of your spouse, child or parent.
 - You may use paid Catastrophic Leave to replace lost income for up to 30 days of absence from work to care for the spouse, child or parent with a serious health condition.
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If you are requesting Catastrophic Leave to care for covered military member of the National Guard or Reserves or of a regular component of the Armed Forces:

- An employee whose spouse, son, daughter or parent either has been notified of an impending call or order to covered active military duty or who is already on covered active duty may take up to 12 weeks of leave for reasons related to or affected by the family member's call-up or service (National Guard or Reserves or of a regular component of the Armed Forces).

The qualifying exigency must be one of the following:

- 1) short-notice deployment,
 - 2) military events and activities,
 - 3) child care and school activities,
 - 4) financial and legal arrangements,
 - 5) counseling,
 - 6) rest and recuperation,
 - 7) post-deployment activities
 - 8) additional activities that arise out of active duty, provided that the employer and employee agree, including agreement on timing and duration of the leave.
- You directly notify your supervisor and Human Resources to arrange scheduling of Catastrophic Leave. You will be sent an FMLA application package from Human Resources for processing as well as a request for a copy of the military orders or a medical certification for completion by the attending physician for the serviceperson.
 - You may use paid Catastrophic Leave to replace lost income for up to 30 days of absence from work to care for the covered military service member.
 - Under special circumstances your eligibility for unpaid FMLA leave can be extended up to 24 weeks for the care of the covered military service member. Contact Human Resources for additional information.

Leave of Absence benefits and withholdings:

- Catastrophic Leave and PTO benefits are paid to you through the Chancery payroll and are subject to standard withholdings which are reflected on your annual W-2.
- STD and LTD benefits are paid to you by our third-party benefit payer, Sun Life Financial. In compliance with tax law, FICA is withheld from your paid disability benefits and reported on a separate W-2 sent to you for annual income tax filing.

Benefit Premium Payments and Accruals while on Leave of Absence:

- While you are receiving paid Parental, Catastrophic and/or PTO leave benefits through the Chancery Payroll, your benefit premiums are deducted monthly as usual and the same conditions for maintenance of that coverage will apply.
- While you are on STD and unpaid FMLA leave you will be required to continue making health insurance premium payments to the Chancery by check. You may be required to reimburse the Chancery for missed payments for your benefit coverage while on leave or if you do not return to employment at the Chancery after completion of leave.
- Accrual for Seniority, Catastrophic Leave, PTO and Pension benefits will not accrue during the leave period, but you will not lose any such benefits while on FMLA leave. Your accrual will resume following your medical release and active return to work.

*****For Chancery Employees Only*****