



LEAVE OF ABSENCE

Parish and School 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
- 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

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)

LEAVE WITHOUT PAY

- occurs when on leave and all paid Sick and Vacation days have been exhausted
- maintains employee in active status to conform with state or federal law
- requires authorization



LEAVE OF ABSENCE

Parish and School 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 which prevents you from being able to work. Leave of Absence benefits include Short-Term Disability (STD) and Long-Term Disability (LTD) insurance and can be coordinated with accrued Sick and Vacation Days.

Leaves of Absence are 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 more than three days due to a disabling illness or injury:

- Directly notify your supervisor of your absence. In the case of foreseen absences such as for planned hospitalization, surgery and recovery, or the birth of your child, 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 - including pregnancy.
 - 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 coverage 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.
- In the case of maternity, the duration of leave is commonly 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 Short-Term Disability coordinates with Paid Sick and Vacation Days

- You will be eligible to use accrued Paid Sick and Vacation Days to replace lost income for the first two weeks of absence from work (14 calendar days) due to your medically-supported 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 as long as your attending physician certifies that you are medically unable to work. If available, you are able to use Paid Sick and Vacation Days to supplement your STD benefit but not to exceed 100% of pay.

How the FAMILY & MEDICAL LEAVE ACT (FMLA) coordinates with Short-Term Disability and Paid Sick Days.

- Upon notification of your extended absence you will be sent an FMLA application package from Human Resources for processing as well as the 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 continue to be absent from work due to the same disabling condition, such as complications from surgery or from pregnancy and childbirth:

- Contact the Sun Life Telephonic Claims Intake Line to update your STD claim. Your attending physician will be asked to provide additional medical certification for the continued disability.
- STD benefits will continue as long as supporting medical documentation of continued disability has been received and processed by Sun Life.
- At Week 20 of continued disability, a Long Term Disability (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 from work. Under these circumstances, you would be sent an exit package by Human Resources 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.

If you are unable to return to work before your FMLA job protection expires:

- 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.

If you are no longer disabled:

- You obtain the return to work certification from your attending physician and report back to work.

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. Monthly LTD benefit checks are paid directly to you from Sun Life.
- You will be instructed to apply for Social Security Disability Income (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.

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 would be 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 and/or LTD benefits would end upon with full release from your attending physician and your return to work on a full-time schedule.

Leave of Absence benefits and withholdings:

- Paid Sick Days are paid to you through the Archdiocese 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 which will be sent to you for annual income tax filing.

Benefit Premium Payments and Accruals while on Leave of Absence:

- While you are receiving paid sick pay and/or vacation leave benefits through 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, LTD 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 Company for coverage while on leave if you do not return to the Company after completion of leave or for missed payments while on leave.
 - Other benefits such as seniority, sick, vacation and pension benefits will not accrue during the leave period, but you will not lose any such benefits while on FMLA leave. Your accrual of sick pay, vacation and pension benefits are suspended during the leave of absence and will resume following your medical release and active return to work.
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