

CATHOLIC CHARITIES OF THE DIOCESE OF PALM BEACH
SUMMARY OF FULL TIME BENEFITS
As of August 1, 2006

This chart has been prepared for your information and is presented as a summary of benefits to full-time employees (at least 30 hours per week). Most of these benefits are explained in detail by individual pamphlets.

BENEFIT	WHO PAYS	WHEN EFFECTIVE	BRIEF DESCRIPTION
<p>1. HEALTH INSURANCE (BCBS of Florida) Select from 2 PPO Plans: Premium & Standard)</p> <p><u>Payroll Deductions:</u> (Monthly) Premium Plan: Individual: \$41.00 EE + 1: \$444.00 EE + 2: \$593.00</p> <p>Standard Plan: Individual: \$0.00 EE + 1: \$387.00 EE + 2: \$529.00</p>	<p>See below opposite the plan itself.</p> <p>Currently: Employee pays portion for Individual coverage. EE pays for dependents.</p> <p>Currently: CC pays for individual. EE pays for dependents.</p>	<p>Following 30 days of employment</p>	<p>Member can select a network doctor or choose to see a non-network provider at a higher cost. There are calendar year deductibles and co-pays. Standard PPO has a \$300 Ind. and \$900 Family max. calendar year deductible and \$15 office visit copay. Standard Plan Prescriptions are included for co-pay of \$10 (Generic), \$20 (Brand), and \$35 (non-preferred Brand).</p>
<p>2. Blue Components (Vision, laser eye surgery, contact lenses, vitamins, chiropractic, massage therapy)</p>	<p>Currently Included in the Health Plan</p>	<p>Same</p>	<p>Blue Cross has negotiated discounted rates only through participating providers for these services.</p>
<p>3. DENTAL (Florida Combined Ins. Agency, Inc.)</p> <p>Payroll Deductions: (Monthly) Individual: \$ 0.00 EE + 1: \$68.00 EE + 2: \$87.00</p>	<p>See below opposite the plan itself.</p> <p>Currently: CC pays for individual EE pays for dependents.</p>	<p>Same</p>	<p>Indemnity Dental Plan: Employee deductible \$100/calendar year, however no deductible for preventive services. After deductible Basic Services 80% of UCR (usual, customary and reasonable charges); Major Services 50% of UCR. Calendar year max/participant \$1,000. Orthodontia not covered.</p>
<p>4. Short Term Disability</p>	<p>Paid by you</p>	<p>1st of the month following 30 days of employment.</p>	<p>66 2/3rds of salary after a 15 day waiting period.</p>
<p>5. Long Term Disability</p>	<p>Currently Paid by CC</p>	<p>One year from date of hire as a 30 hr/wk employee</p>	<p>60% of salary to a max of \$3,000/month after 3 months elimination period.</p>

6. Basic Term Life Insurance	Currently paid by CC	Following 30 days of employment	\$25,000. Additional optional life insurance benefits are available at employee's expense. The cost is age-rated. See additional materials for more information.
7. Sick Leave (including Personal days)	Paid by CC	Accrual begins from initial date of employment	1 day/month or 12/yr. Cannot use accruals during 90-day adjustment period. 2 sick leave days may be used as personal days for non-illness related purpose with approval from supervisor. May carryover hours – maximum is 225.
8. Vacation	Paid by CC	Accrual begins from initial date of employment	1-3 years * = 10 days 4-7 years = 15 days 8 or more years = 20 days May carry over up to 5 days and those days must be used during the calendar year or they will be lost. Unused vacation is payable upon termination in good standing. *Director Level starts with 15 days.
9. Holidays	Paid by CC	Immediately	14 paid Holidays annually. See separate list.
10. Bereavement Leave	Paid by CC	Immediately	Up to 3 days paid leave for immediate family member's death
11. Jury Duty	Paid by CC	Immediately	CC will pay the difference between regular pay and money received from the court.
12. Pension Plan	Currently Paid by CC	Enrollment upon hire as a W-2 employee.	Monthly benefit upon retirement based on a formula (see separate Summary Plan Description). Vesting – 5 years credited service.
13. 403 (c) Plan	Paid into by Employee	Enrollment upon hire Voluntary for employee to save towards retirement.	There is no Agency match. Payroll deductions are made on a pre-tax basis (see Cafeteria Plan).
14. Cafeteria Plan	Employee Funded – Health/Dental premium payroll deductions only	Enrollment following 30 days of employment	This plan allows you to save on taxes and pay for certain benefits with income you are not taxed on. You end up with more spend able income per IRS Section 125.

15 Direct Deposit	N/A	Available upon hire	Any bank.
16 Social Security	You and CC	Immediately	Financial assistance in the event of total disability and retirement.
17 Pay Increases	Paid by CC	There will be a 90-day "Mutual Adjustment Period" review (without an increase). Future performance appraisals & increases will be on the annual hire date anniversary.	Percentage increase is established with board approval.
18 Additional Benefits: 1. Agency Holiday Party 2. Free Parking 3. Smoke free environment 4. Birthday card 5. Anniversary card 6. Annual Dinner 7. Recognition Awards including Service Awards		Immediately	

Original: 3/10/03; Revised: 5/6/03, 6/11/03, 7/12/04, 7/15/05, 7/16/06

This is not a contract. This handout provides a brief summary description of the current benefits for the Catholic Charities of the Diocese of Palm Beach. Please refer to the Pension Plan Document and Medical, Dental, Long Term Disability and Life Certificates of Coverage for complete details on plan provisions, exclusions and limitations.