

CATHOLIC CHARITIES OF LOS ANGELES, INC.

2016 EMPLOYEE BENEFIT SUMMARY

WORK HOURS

The standard work day is 8:30a.m. - 5:00p.m. (Mon-Fri). Regular full-time employees work eight (8) hours per day or 40 hours per week. Full-time employees are given 30 minutes unpaid meal period, and paid rest periods as described below.

REST PERIODS

Two (2) paid 10-minute rest period/breaks are provided each day for all full-time employees. Rest periods cannot be added to and/or taken with the lunch period. Supervisors are responsible for scheduling rest periods.

PAY PERIOD

We have semi-monthly pay periods: the 1st through the 15th of each month, paid on the 25th of the month; 16th through the end of the month is paid on the 10th of the following month.

AUTOMATIC PAYROLL DEPOSIT

For your convenience, we provide automatic deposit of payroll checks.

SICK LEAVE

Regular full-time employees accrue 10 sick days a year at the rate of 6.66 hours per month. Sick time hour balance is carried over from the previous year to a maximum of 60 days.

PERSONAL BUSINESS

Five (5) sick time days may be used for personal business. Personal business absence is to be used for non-illness related time away from work during scheduled work time.

JURY DUTY

Regular full-time employees are eligible to receive full pay for a total of five (5) work days for jury duty.

VACATION

Employees accrue vacation at different rates, depending on Exemption Status and years of employment.

1-5 years:	Non-exempt	12 days vacation
	Exempt	15 days vacation
5+ years:	Non-exempt	14 days vacation
	Exempt	18 days vacation
10+ years:	Non-exempt	16 days vacation
	Exempt	20 days vacation
15 years:	Exempt and Non-Exempt	20 days vacation

HOLIDAYS

This schedule reflects holidays to be observed by offices working regularly scheduled business office hours. Residential shelters will observe holidays on the actual Holiday date. Work schedules may be adjusted to accommodate holiday time off with the prior approval of your supervisor.

The following holidays will be observed in 2016:

January 1	Octave of Christmas
January 18	Martin Luther King, Jr.'s Birthday
February 15	Presidents' Day
March 25	Good Friday*
May 30	Memorial Day
July 4	Independence Day
September 5	Labor Day
November 24	Thanksgiving Day
November 25	Day after Thanksgiving
December 8	Feast of the Immaculate Conception*
December 26	Christmas Day Observed

Personal Holiday - Employees must have successfully completed the introductory period of 180 calendar days of service to be eligible for one (1) personal holiday in each anniversary year.

*Please note: Catholic holidays are observed only if they fall on regularly scheduled workdays. If traditional holiday occurs on a weekend, it will be observed on the Friday before or the Monday after.

BEREAVEMENT

Up to five (5) days of sick time may be used for absence due to death of immediate family members: spouse, parents, spouse's parents, sons, sisters, brothers, daughters, grandparents, and/or an individual living in your household.

HEALTH INSURANCE BENEFITS

Employees who work 30 hours or more per week are eligible for the following insurance benefits on the first of the month following 30 days of employment. For example, an employee hired February 4th is eligible on April 1st or an employee hired November 1st is eligible on December 1st. Catholic Charities offers three (3) medical insurance plans (includes vision/prescriptions) and three (3) dental plans for eligible employees. Employer pays 75% for medical coverage (80% for Kaiser EPO – Single) and 50% for dental coverage. This applies to Single, Two-Party and Family coverage.

ANTHEM PPO (MEDICAL)

This plan is a comprehensive indemnity plan. This plan also utilizes a Preferred Provider Organization network, which provides for higher reimbursement of covered costs.

ANTHEM EPO (MEDICAL)

Medical benefits are provided through the Anthem network as administrated by Benefit Allocation Systems (BAS). This Plan provides a book of physicians and medical groups that are to be used for your family's medical needs. If you go outside of this network, no benefits are payable.

KAISER PERMANENTE EPO (MEDICAL)

This plan is an Exclusive Provider Organization (EPO) Plan, which provides benefits through designated physicians and/or facilities. The employee pays a set co-payment for services.

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PRESCRIPTION SOLUTIONS BY OPTUM (PRESCRIPTIONS)

OptumRx is the prescription plan used with the Anthem PPO and EPO plans. Kaiser is the prescription plan used with the Kaiser EPO plan. Both plans require maintenance drugs to be filled by mail order after the third refill.

GUARDIAN (DENTAL)

Guardian Dental Plans are HMO and PPO plans that provide dental benefits through designated providers and/or facilities. If enrolled in the HMO dental, the employee pays a set co-payment for services. Guardian PPO dental plan is an Indemnity/PPO (Preferred Provider Option). You may select a Guardian PPO Dentist or use one of your choice. The employee pays an annual deductible and shared percentage of the cost for services. Both Guardian HMO and PPO dental plans include a free vision discount program through Vision Service Plan's (VSP's) Preferred Provider Organization (PPO) network.

CIGNA PPO (DENTAL)

This is an indemnity dental plan. You may select a Cigna dentist or use one of your choice. The employee pays an annual deductible and shared percentage of the cost for services.

FLEXIBLE SPENDING ACCOUNT

The flexible spending account (FSA) is designed to allow you to use your salary (before the taxes are taken out) to pay your medical insurance and child care expenses. Two allowable expense categories are available: 1) health expense account and 2) dependent day care expenses.

GROUP TERM LIFE/LONG TERM DISABILITY/ ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Group Term Life (GTL), Long Term Disability (LTD) and Accidental Death and Dismemberment (AD&D) Insurance is provided to all eligible employees at no cost to the employee and are administered by MetLife. GTL provides for two (2) times the annual salary for a covered employee in the event of death. AD&D pays (2) times your annual salary if death is due to accidental causes. The eligibility requirement is six (6) months of employment, and work a minimum of 30 hours per week.

VOLUNTARY LIFE/ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Additional Voluntary Life Insurance, which includes AD&D is available to eligible employees. This plan is administered by MetLife and it provides for up to (5) times the annual salary for a covered employee in the event of death. Employee pays the full cost for this benefit. Employees working a minimum of 30 hours per week may begin participating on the first of the month following 30 days of employment.

VOLUNTARY SHORT TERM

Short Term (STD) Insurance is designed to ensure a continuing income for employees who are disabled and unable to work. This plan is administered by Lincoln that does not require SDI integration. Employees must work 30 hours per week to be eligible.

WORKERS' COMPENSATION

Any injury or illness caused by your job is covered under workers' compensation insurance including medical care, temporary disability payments and rehabilitation. You can ensure your rights to these benefits by reporting every injury promptly to your supervisor or Human Resources Department.

RETIREMENT PLAN

After one (1) year of employment, employees are eligible if they are 21 years of age, and have worked a minimum of 1,000 hours in a fiscal year. Employees are 100% vested after five (5) years of being participants in the plan. The contribution formula is based on age and years of service with an average of 6% annual salary. In addition, Catholic Charities contributes 6.20% of gross income to Social Security and 1.45% to Medicare each year. A separate voluntary TDA retirement plan is also available that allows for pre-tax employee contributions.

TAX DEFERRED ANNUITY

A Voluntary Tax Deferred Annuity (TDA) program is available to all Catholic Charities employees. Under the plan, an employee may deduct part of his/her salary before taxes, for investment into a retirement annuity account.

CREDIT UNION

Catholic Charities' employees and their families may join the Parishioners Federal Credit Union. A variety of services are available from the credit union: auto, home, equity, real estate and signature loans; share (savings) accounts and share draft (checking) accounts; Christmas Club accounts; a MasterCard with no annual fee. Direct deposit of your payroll check is also available.

EMPLOYEE ORIENTATION (NEWLY HIRED EMPLOYEES AND EMPLOYEES HIRED FROM TEMPORARY TO REGULAR STATUS)

New Employee Orientations are presented by the Human Resources Department on the second Wednesday of each month. Please contact the Human Resources Department to schedule your attendance. Current employees of Catholic Charities are encouraged to attend this informational meeting.

DRESS CODE

All employees are expected to dress in a professional manner, appropriate to their position and activities, at all times while performing their work duties.