

# **400 Benefits Policies**

## **400 BENEFITS POLICIES**

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### **400.1 ELIGIBILITY TO PARTICIPATE IN BENEFITS PLANS**

#### **Policy:**

Employees (lay, religious and priests) of participating employers within the Archdiocese of Baltimore are eligible to participate in Archdiocesan employee benefit plans if the employees:

- a) work 12 months during the year and are regularly scheduled to work 20 hours a week or more; or
- b) work 10 months during the year and are regularly scheduled to work 25 hours a week or more.

### **400.2 EFFECTIVE DATE OF COVERAGE**

#### **Policy:**

The effective date of coverage is determined by each benefit plan.

### **400.3 CONTINUATION OF HEALTH INSURANCE COVERAGE AFTER SEPARATION FROM EMPLOYMENT**

#### **403.1 Terminated Employees:**

Employees who have been enrolled in one or more of the Archdiocese's sponsored health plans for at least 6 months are eligible to continue their coverage after the termination of their employment up to a maximum of 18 months at their own expense (i.e., the employee is responsible for payment of the total monthly premium).

#### **403.2 Employees Eliminated Due to Reduction in Staff:**

If an employee's position has been eliminated due to a reduction in staff, the direct employer will be responsible to continue any health coverage for an additional 2 months after the normal termination of coverage (i.e., two additional months following the month of termination). The employee may then elect to continue coverage at the employee's own expense in accordance with Policy 403.1, if eligible. Extension of other benefits is determined by the terms of the respective benefit plan.

#### **403.3 10-Month Employees Changing Schools:**

If a benefits-eligible, 10-month school employee who participates in the Archdiocesan health plan leaves

his/her position at the end of the school year and accepts a position at another Archdiocesan school for the following school year, the school losing the employee shall maintain the employee's health benefits for the month of July, while the school gaining the employee shall enroll the employee in health benefits beginning August 1, such that the employee experiences no gap in health coverage.

#### **400.4 EMPLOYEE ASSISTANCE PROGRAM ELIGIBILITY**

**Policy:**

The Employee Assistance Program is available to all employees (lay, religious and priests) of participating employers within the Archdiocese, regardless of how many hours an employee is scheduled to work.

#### **400.5 UNEMPLOYMENT INSURANCE COVERAGE**

**Policy:**

The Maryland Unemployment Insurance Program applies to lay employees of a participating employer within the Archdiocese, regardless of how many hours an employee is scheduled to work.

#### **400.6 WORKERS' COMPENSATION COVERAGE**

**Policy:**

Workers' Compensation coverage applies to all employees (lay, religious and priests) of a participating employer within the Archdiocese, regardless of how many hours an employee is scheduled to work.

#### **400.7 REPORTING WORKERS' COMPENSATION INJURIES**

**Policy:**

Employers participating in the Archdiocese's Workers' Compensation coverage program are required to report all injuries which occur during an employee's course of employment, whether or not the injury results in the need for medical treatment or time lost from work.

**Procedures:**

- A) Injuries must be reported within 48 hours after the direct employer is aware that an injury may have occurred.
- B) The direct employer must complete the State of Maryland's Employer's First Report of Injury Form and forward it to the Archdiocesan workers compensation vendor or the Division of Employee Benefits. A copy of the form is available [here](#).
- C) Any questions concerning completion of the form should be directed to the Director of Employee Benefits.