



SUMMARY OF BENEFITS

The Diocese of Santa Rosa is committed to providing a strong benefits package as part of the total compensation program for its employees.

The benefits listed below are available to lay employees who regularly and customarily work **20 or more hours per week**.

The following are paid by the employer and must be provided to all employees at the time they become eligible:

- **Defined Contribution (DC) Retirement Plan:** A base level contribution of 5.5% of employee's wages is made to the employee's individual account at OneAmerica by the employee's location after satisfying a waiting period of 12 months of service working at 20 or more hours per week for at least 9 months of the year. Full vesting occurs at this time.

In addition to the base level, the location makes **Transition Contributions** until 6/30/2021 for employees who were at least age 40 with 10 or more years of diocesan service on 7/1/2014 as noted on page 8.

- **Life Insurance:** A life insurance plan is provided through SunLife Assurance Company of Canada. This includes life insurance (death benefit only, no cash value) and accidental death and dismemberment policies, each with a value of twice the annual salary rounded to the next higher multiple of \$1,000 (maximum policy \$100,000). At age 65 the benefit is reduced to 65%, and at age 70 is reduced to 50%.
- **State Required Benefits:** Paid vacation, sick leave and holidays, as described in the Diocesan Employee Handbook (pages 19 to 22).

State Unemployment Insurance and employee paid State Disability Insurance are available at participating locations.

The following optional benefits are paid by the employee as either pre-tax payroll deductions or after tax deductions:

- **Traditional 403(b):** Employees may make voluntary *pre-tax contributions* via payroll deductions to employee's individual account at OneAmerica. Funds contributed to this account will be taxed upon withdrawal. Employee loans for safe harbor hardship reasons are allowed from this plan.
- **Roth account:** New for 2018, employees can make *after-tax contributions* to an individual Roth 403(b) account also at OneAmerica. Funds are not subject to tax upon withdrawal.

Contributions to both plans are based on Federal law limits depending upon age. There is no waiting period for these benefits and employees can enroll and make changes during the year. Employees can contribute to either account or both up to the federal law limits depending upon age.

[Please see more on the reverse.....](#)

The following is available to employees who regularly and customarily work at least **30 hours per week**.

The benefit below requires an **employee pre-tax payroll contribution** and employees have the option to opt out with the appropriate coverage & documentation:

- **Bundled Health Coverage Package (Medical, dental, vision and wellness program)**. Coverage is available through the Reta Trust for eligible lay employees, their dependents, and deacons employed by the Diocese. Employees can only enroll at the time they become eligible and make changes during open enrollment unless there is a qualifying life event according to Section 125 or the IRS code. Dependent coverage is fully paid by the employee as pre-tax payroll deduction.

Please note: *This is only a summary of all benefits. For detailed information, including complete plan booklets, please see the Diocesan website at www.santarosacatholic.org under Administration/Lay Employee Benefits*