



DIOCESE OF OGDENSBURG

Diocesan Fiscal Officer

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DIOCESAN POLICY FOR DISABILITY INSURANCE FOR LAY EMPLOYEES

The Diocese of Ogdensburg maintains a self-funded disability insurance plan which utilizes R.F. Toole Associates LTD as the record keeper.

1. The New York State Disability Benefits law provides that covered employees receive one-half salary or wages up to \$170.00 per week for 26 weeks if they are disabled and unable to work due to a sickness or illness which is not caused by nor related to their occupation. Benefits begin on the eighth consecutive day of disability. New York State law sets the amount.
2. The Diocese of Ogdensburg Disability Insurance Plan will provide this coverage. The diocesan mandated policy is that the premium will be paid entirely by the employer on a monthly basis.
3. According to New York State Law, **the following are eligible for Disability benefits:**
 - a. Full-time employees who are new to the labor-force are eligible after they have worked four consecutive weeks.
 - b. Part-time employees who are new to the labor-force are eligible on the 25th day of regular employment. *Note: Under the law, part-time employment is defined as other than the employer's normal work week. Any part of a day worked is considered a day of employment.*
 - c. Employees who have been receiving unemployment benefits are eligible immediately once they begin work.
 - d. New employees who have previously established DBL eligibility with another employer are eligible as soon as they begin work.
 - e. Personal or domestic employees who work for the same employer in a private home at least forty hours a week. A domestic worker is one who cooks, cleans, or does laundry in a private home, e.g., rectory or convent. Cafeteria, school and institutional cleaning and laundry persons are not considered domestic employees.
 - In addition, employed college students are eligible for DBL benefits if they meet any of the requirements above.

4. According to New York State law, **all employees must be covered except the following:**
 - a. Daytime students in elementary or secondary school, who work part-time during the school year or their regular vacation period.
 - b. Independent contractors.
 - c. Employees during the first 45 days of "extra employment." Extra employment concerns those persons not normally in the labor market who may be hired in the regular and usual course of business to do work for a limited special period of time.
 - d. Employees in "casual employment." This means an employee who normally works in a different occupation, who may be hired for a day or less.
 - e. Personal or domestic employees who work for the same employer in a private home less than forty hours per week.
 - f. Members of the clergy and religious brothers and sisters are exempt from disability insurance coverage.
5. Deacons employed by a diocesan employer are covered under the Diocese of Ogdensburg's Disability Insurance.
6. For billing purposes, eligible employees will appear on their parish's/institution's invoice the first of the month following thirty days of employment unless otherwise indicated.
7. The monthly premium for Disability Insurance will be published on or before July 1 of each year.

Monthly invoices from R.F. Toole Associates LTD are due by the 15th of the month. A copy of the invoice and a check made payable to the RC Diocese of Ogdensburg - Disability Insurance should be sent to:

**RC Diocese of Ogdensburg
PO Box 106
Canajoharie, NY 13317**