

波士頓郊區華人聖經教會

Chinese Bible Church of Greater Boston

149 Old Spring Street, Lexington, MA 02421

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Benefit & Personnel Policies for Pastoral and Administrative Staff Chinese Bible Church of Greater Boston

Effective 1 January 2008

Revision 1 & Effective August 29, 2009

Revision 2 & Effective July 10, 2012

Revision 3 & Effective May 1, 2015

Revision 4 & Effective Nov 14, 2020

1. Full-Time Staff

1.1 Workdays

Full-time staff are defined as staff whose weekly work hours meet or exceed 40 hours. Full-time staff are expected to work five (four weekdays and Sunday) eight-hour days; and will specify their choice of weekday workdays to the Senior Pastor prior to beginning employment. Each weekday (Monday through Friday) should be covered by at least one full-time pastoral staff and one full-time administrative staff present on-site at CBCGB except when a holiday (as defined by 1.2.2) falls on a weekday.

Full-time staff will receive full benefits detailed in the following sections.

1.2 Benefit Policy

1.2.1 Vacation

With fewer than three years of full-time service at CBCGB, full-time staff will accrue 10 hours of vacation time per month for a total of 15 days (120 hours) per year. With three or more years of full-time service at CBCGB, full-time staff will accrue 13.3 hours of vacation time per month, for a total of 20 days (160 hours) per year. Only one-half of any calendar year's vacation time benefit (60 hours for full-time staff with fewer than 3 years of full-time service; 80 hours for full-time staff with more than 3 years of full-time service) may be carried over into the following calendar year.

For Pastoral staff, no more than four Sundays can be taken as vacation days in a calendar year.

1.2.2 Holidays

Each calendar year, full-time staff may take a total of nine holidays as paid time off: (i) New Year's Day, (ii) Washington's Birthday, (iii) Memorial Day, (iv) Independence Day, (v) Labor Day, (vi) Veterans Day (vii) Thanksgiving, (viii) Christmas, and 1 other floating day.

For each holiday mentioned above that falls on a Sunday or a day that the full-time staff is not scheduled to work, an additional floating holiday may be taken.

1.2.3 Sick Days

Each calendar year, full-time staff may take up to a total of ten days (80 hours) of paid time off

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for staff illness. Unused sick days **cannot** be carried over into the following calendar year. Sick days are **not** personal days - personal days should be counted against vacation allowance.

1.2.4 Maternity/Paternity Leave

Full-time staff may take up to a total of six calendar weeks of paid maternity leave or one calendar week of paid paternity leave for the birth or adoption of a child. Full-time staff may take up to an additional six calendar weeks of unpaid maternity leave or eleven calendar weeks of unpaid paternity leave.

1.2.5 Bereavement Leave

Full-time staff may take up to a total of five (5) days of paid time off for the death of the spouse. Full-time staff may take up to a total of three (3) days of paid time off for the death of a child, brother, sister, parent, or the spouse's parent.

1.2.6 Short-Term Disability

Full-time staff who are unable to work due to illness or injury, and who have exhausted all sick days for the calendar year, will be eligible to receive 70% of the staff's prorated annual salary for a maximum of 90 days or until he/she is eligible for long-term disability benefits, whichever is earlier. Such short-term disability benefits will be arranged with the HR and Finance Deacon.

1.2.7 Long-Term Disability Insurance

Full-time staff are eligible for long-term disability insurance, for which CBCGB will cover 100% of the premium on behalf of the staff. With the recommendation from the Finance Deacon the Board of Deacons will select the disability insurance plan for which full-time staff will be covered under, and benefits will be provided by the plan according to the plan's policies and procedures; the selected long-term plan will have benefits equal to 60% of the full-time staff's annual salary.

Once a full-time staff has entered into long-term disability insurance coverage, employee status will change from active employment to inactive status for a period of six (6) months. After six (6) months, CBCGB will contact the employee about his or her situation, the employee will advise CBCGB their plans and whether they plan to return to work and the time table, CBCGB will make every attempt, within reasons, to accommodate the employee's request.

If CBCGB is not able to get a response from the employee within 30 days, CBCGB will make a second attempt to contact the employee, after 15 days of the second attempt and if CBCGB gets no response, then CBCGB will change the status from inactive to involuntarily separation, a letter will be issued to the employee stating the effective date of employee involuntary separation due to long-term disability. HR will coordinate the long-term disability with Finance Deacon and the insurance company.

1.2.8 Group Life Insurance

Full-time staff are eligible for basic group term-life insurance, for which CBCGB will cover 100% of the premium on behalf of the staff. The Board of Deacons, with the recommendation from the Finance Deacon, will select the basic group term-life insurance plan for which full-time staff will be covered under; the selected plan will have benefits equal to the staff's annual salary or

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\$50,000, whichever is smaller.

1.2.9 Health Insurance

Full-time staff are eligible for coverage under several health plan options, they are:

- (a) Health maintenance organization (HMO) insurance plan or equivalent offers by CBCGB
- (b) Spouse Healthcare Insurance Plan
- (c) Medicare and/or Medicaid
- (d) Mass Health Connector Health Insurance Plan

Under any of the above plan, CBCGB will cover 85% (100% if under spouse plan) of the premium on behalf of the staff and family; and 85% of any eligible deductibles. The Board of Deacons, with the recommendation from the Finance Deacon, will select the health insurance plan for which full-time staff will be covered under, and benefits will be provided by the plan according to the plan's policies and procedures. Children will be covered up to age 19, or up to age 25 for full-time students.

If employee choose other health plan other than CBCGB selected health plan, the premium and total reimbursement benefit cannot exceed the annual amount CBCGB would have contributed toward the full-time staff's health insurance plan costs had the full-time staff been covered under CBCGB's selected plan.

1.2.9.1 Health maintenance organization (HMO) Health Insurance Plan or Equivalent

With the recommendation from Finance Deacon and approval of BoD, CBCGB will choose a health insurance plan for the full-time employees every year.

1.2.9.2 Spouse Health Care Insurance Plan

Should the full-time staff choose to be covered under his/her spouse's health insurance plan in lieu of the CBCGB selected health insurance plan, the full-time staff may arrange with the Finance Deacon for reimbursement of 100% of the spouse's health insurance plan premium contribution instead of 85% premium as stated above.

1.2.9.3 Medicare and/or Medicaid

Should the full-time staff be eligible for Medicare and/or Medicaid benefits to be covered under Medicare and/or Medicaid in lieu instead of the CBCGB selected health insurance plan. The full-time staff may arrange with Finance Deacon for reimbursement of 100% of the Medicare Part B and Medicare Part D premium contributions for both the full-time staff and his/her spouse, as well as 85% of any additional healthcare-related eligible deductible costs incurred by the full-time staff and his/her spouse.

1.2.9.4 Mass Health Connector Health Insurance Plan

Should the full-time staff choose to be covered under Mass Health Connector Health Insurance Plan (<https://www.mass.gov/topics/health-care>), the full-time staff may arrange with the Finance Deacon for 85% reimbursement of the premium and up to 85% of any eligible deductibles.

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1.2.10 Dental Insurance/Benefit

Dental insurance may be included with the HMO insurance plan or equivalent provided by CBCGB. If CBCGB chooses not to include dental coverage, dental expenses will be reimbursed after the deductible amount (\$50 for full-time staff only or \$100 including the full-time staff's family) has been reached each fiscal year, up to a maximum benefit of \$1,200 per family per fiscal year. Children will be covered up to age 19, or up to age 25 for full-time students.

Should the full-time staff choose to be covered under his/her spouse's dental insurance plan in lieu of the CBCGB selected dental insurance/benefit plan, the full-time staff may arrange with the Finance Deacon for reimbursement of 100% of the spouse's dental insurance plan premium contribution. However, the premium reimbursement benefit cannot exceed the annual maximum amount CBCGB would have contributed toward the full-time staff's dental benefit.

1.2.11 Massachusetts Paid Family Medical Leave (PFML)

Effective July 2021, Massachusetts allowed full time employee for Paid Family Medical Leave (PFML). This program allows employee to leave from work for a period of time to care for an employee's family member; extra time to care for a new born or employee health issue. However, the employee must contribute the PFML insurance premium in order to participate in this program. For details, please visit <https://www.mass.gov/orgs/department-of-family-and-medical-leave>.

1.2.12 Retirement Plan

Beginning with the full-time staff's third year of service to CBCGB, CBCGB will contribute an amount equal to 5% of the full-time staff's annual salary to the staff's existing retirement account (403b or IRA) or a retirement account (403b or IRA) set up by CBCGB on behalf of the full-time staff. If there is any changing in the administrative firm or options for the retirement plan, with the recommendation from Finance Deacon, the Board of Deacons will select the plan and make the changes.

1.2.13 Business Expense Reimbursement

(a) Gasoline expenses are for Pastoral visitation and Church Staff, both full-time and part-time. Gasoline expenses are only for church related errands and visitations, and these expenditures should be reported monthly. If changes are needed along with the recommendation from Finance Deacon, the Board of Deacons will set the new reimbursement rate. The gasoline reimbursement (X) is intended to cover the cost of gasoline only and it is not intended to be equivalent as the IRS automobile mileage, X is currently set at \$0.35/mile.

(b) Cellular Phone Subsidize Policy and subsidized rate is governed by the Board of Deacons - Please consult the "CBCGB Cell Phone Subsidize Policy".

(c) Purchased technological devices such as computers, laptops, tablets, computer accessories, as well as software, are governed by the "CBCGB Staff Technology Purchase Policy". All items that are purchased by CBCGB are considered Church property and **must be** returned after it is no longer needed. Please consult the policy and/or Deacon in charge of Staff Technology for details.

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Items (1.2.14) - (1.2.18) are for pastoral staff only.

1.2.14 Outside Ministries and Conferences

Full-time staff may take a total of ten paid working days per year, with a maximum of four Sundays, for engaging in ministries or attending conferences, seminars, courses, workshops etc. not sponsored by CBCGB. Additional outside ministry and conference days consistent with CBCGB's mission may be arranged with advanced approval from the Senior Pastor and/or Board of Elders.

1.2.15 Professional Expense Reimbursement

(a) Expenses from CBCGB-sponsored retreats or conference related to pastoral staff 's job responsibilities can be submitted for reimbursement. Approved is needed by the Board of Elders and/or Senior Pastor.

(b) Books, magazine subscriptions, outside seminars, workshops, courses and conference expenses not sponsored by CBCGB but relevant to a pastoral staff's job responsibilities may be submitted for reimbursement, up to \$1,600 per fiscal year. However, books and magazine subscriptions reimbursement together are capped at \$600 per fiscal year. Approved is needed by Board of Elders and/or Senior Pastor for attending outside seminars, workshops, courses and conference not sponsored by CBCGB. Any unused reimbursement amount does not carry forward for the next fiscal year.

1.2.16 FICA/SECA

CBCGB recommends all Pastoral staff use IRS Publication 517, "Social Security and Other Information for Members of the Clergy and Religious Workers" and IRS Form 4361 "Application for Exemption From Self-Employment Tax for Use by Ministers, Members of Religious Orders and Christian Science Practitioners" as a guide for their Social Security Tax and Medicaid tax decision.

If pastoral employee elected not to pay these taxes, the person must file Form 4361 to the IRS and state the reasons to object paying these taxes. The person must get approval from IRS to opt out these taxes. Proof must be given to Finance Deacon before CBCGB opt out these taxes for employees. By not paying these taxes, the person may not be eligible to collect social security benefits when they reach the qualified retirement age.

If a pastoral staff elects to participate in SECA (Self-Employment Contribution Act), CBCGB will reimburse 50% of the SECA amount upon receiving appropriate tax documents (For example Federal Income Tax 1040 & Schedule SE).

1.2.17 Sabbatical Leave

(a) Pastoral staff are eligible for sabbatical leave after six years of continuous, full-time service at CBCGB. Normally the maximum length of sabbatical leave is six months with full pay. If the Pastor or Minister decided there is a need for a different time frame (either shorter or longer than 6 months), he or she should discuss the matter with Senior Pastor and obtain approval.

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(b) Sabbatical leave activities are limited to: (a) missions, (b) study or research relevant to the pastoral staff's job responsibilities, (c) teaching, and (d) writing.

(c) Pastoral staff who wish to be considered for sabbatical leave should submit a written application with objective(s), nature of the sabbatical activity, place(s) where the sabbatical activity is expected to take place, dates of leave and returns, etc. to the Board of Elders for review **at least six months** before the sabbatical leave proposed start date. The Board of Elders may solicit input from the Senior Pastor, Pastors, Ministers, and/or member of Board of Deacons, for human resource and financial considerations (e.g., regarding the status of annual vacation days, manpower etc.). The pastoral staff requires to submit a written report to the Board of Elders at the completion of the leave, outlining the sabbatical activities completed and accomplishments achieved.

1.2.18 Housing Allowance

(a) CBCGB uses IRS Publication 517, "Social Security and Other Information for Members of the Clergy and Religious Workers", as a guide for Pastoral Staff housing allowance.

(b) Based on the IRS Publication 517, Pastoral staff should calculate their personal housing budgets, along with any appropriate information to support their calculation. A copy of the worksheet is provided to all pastoral staff. Based on the calculation, pastoral staff should return the "CBCGB Payroll Housing Allowance Form" to Finance Deacon and cc HR for record keeping. Housing allowance can be changed when a person's situation changed (Marriage, rental situation, mortgage etc.). For changing the Pastoral Housing Allowance, a new form should be submitted to Finance Deacon for new payroll deduction and cc HR for record keeping.

1.3 Personnel Policy

1.3.1 Annual Review

Senior Pastor

- (a) Self-evaluation
- (b) Evaluation by the Chairman of the Board of Elders and one additional Elder
- (c) Goal setting for next year and beyond

Pastors and Ministers

- (a) Self-evaluation
- (b) Evaluation by the Senior Pastor, and two elders. Prior to the evaluation the elders shall meet with at least 3 members familiar with the ministry, including one recommended by the pastor/minister being reviewed.
- (c) Goal setting for next year and beyond

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1.3.2 Resignation

Administrative staff may voluntarily terminate their employment with CBCGB by providing at least two weeks written notice. Pastoral staff may voluntarily terminate their employment with CBCGB by providing at least X months written notice as stipulated in the CBCGB Bylaws (X=6 currently).

1.3.3 Abbreviated Appointments X Months (X is currently 12 months or less in Duration)

As stipulated in the CBCGB bylaws, the minimum duration of a pastoral staff contract is normally one year. With the approval of the Board of Elders, the Senior Pastor may appoint one or more trained persons to support ministries each for a period of one year or less. In such appointments, a job title such as "intern" or "Interim" can be used. Along with the temporary title, an offer letter should be given to the person stating the terms of the appointment, conditions of compensation and benefits, and the period of service. A memorandum of understanding (MOU) and/or job description should be used to convey the statement of work, job responsibilities and expectations.

1.4 Administrative Procedures Related To Benefit & Personnel Policies

1.4.1 Requests for Paid Time-Off (PTO) and Leaves of Absence

All requests for paid time-off (vacation, floating holidays, sick days, bereavement) or leaves of absence (maternity/paternity) should be submitted to the Senior Pastor for approval. Once approved, all requests for PTO's should be submitted to the Senior Pastor and CC to Office Administration Director for record keeping. Senior Pastor and the Church Office Administration Director will also be responsible for tracking accrued and used paid time-off and leaves of absence. The Senior Pastor's PTO is approved by the Board of Elders Chair.

1.4.2 Requests for Outside Ministries and Conferences (OCR)

All requests for outside ministry and conference days should be submitted to the Senior Pastor for approval. Once approved, all requests for outside ministry and conference days should be submitted to the Senior Pastor and CC to the Church Office Administration Director for record keeping. The Senior Pastor and the Church Office Administration Director will also be responsible for tracking used outside ministry and conference days. The Senior Pastor's OCR is approved by the Board of Elders Chair.

2. Part-Time Staff

2.1 Workdays

Part-time staff are defined as staff whose weekly work hours fall below 40 hours. Part-time staff are expected to work as stipulated in their employment contract and will receive no benefits except as detailed following.

2.2 Benefit Policy

2.2.1 Vacation

Part-time staff will receive vacation days prorated from the full-time staff vacation benefit as follows: $(N) \times (\text{scheduled workdays per week}) / (5)$, where N equals the number of hours of

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vacation time the part-time staff would have received had the staff been full-time.

Example: Compared to a full-time staff who earns 120 hours vacation hours, a part-time staff working 20 hours a week for a full year will earn 60 hours.

If a part-time staff works 10 months for the whole year, he/she will earn 50 hours, from $(120 \text{ hours}/2) \times (10/12) = 50 \text{ hours}$ in 10 months.

2.2.2 Requests for Vacation Time

All requests for vacation time should be submitted to the Senior Pastor for approval. Once approved, all requests for vacation time should be submitted to the Senior Pastor and CC to the Office Administrative Director for record keeping. The Senior Pastor and the Office Administrative Director will also be responsible for tracking accrued and used vacation time. The Senior Pastor's vacation time is approved by the Board of Elders Chair.

3. Exempt and Non-exempt

The following terms will be used to describe employment classifications and status.

3.1 Exempt Employees

Exempt employees are not subject to the overtime pay provisions of the Federal Fair Labor Standards Act (FLSA). An exempt employee is one whose specific job duties or positions such as administrative, professional, or management, and whose salaries are either equal or above the salary threshold stated by the Department of Labor.

3.2. Non-exempt Employees

Non-exempt employees are entitled to overtime as stated by the Federal Fair Labor Standard Acts (FLSA). All employees, either full-time, part-time or hourly, who are not administrative, professional, or managerial employees, or their salary is below the salary threshold stated by the Department of Labor, are considered as non-exempt employees.

3.3. Contractors

Outside contractors or independent contractors are not considered as full-time or part-time employee.