Calculating the Prorated Health Premium for your Part-Time Benefits Eligible Employees

**Step 1:** Determine the number of hours per work that your staff member works and which health coverage they have elected.

**Step 2:** Divide the number of hours they work by 30 (Full-time per the Affordable Care Act)

**Step 3:** Multiply the number from step 2 by $554.40 (the archdiocesan cost-share for the benefits year).

**Step 4:** Take the amount from step 3 and subtract it from the monthly insurance rate depending upon which coverage your staff member has elected.

*Here is an example of the calculation:*

**Step 1:** My staff member works 22 hours per week and elected the Employee Only Plan 1 | HMO-90 coverage.

**Step 2:** Divide 22 by 30, which equals 0.73.

**Step 3:** Multiply 0.73 by $554.40, which equals $404.71.

**Step 4:** Take the cost of the Coverage for their Plan $604.40 and subtract ($404.70).

*The result for this example is $199.70.*

<table>
<thead>
<tr>
<th>Current Plan Premium:</th>
<th>$604.40</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less Archdiocese Share:</td>
<td>$404.70</td>
</tr>
<tr>
<td><em>Ee's Monthly Cost:</em></td>
<td>$199.70</td>
</tr>
</tbody>
</table>

*So, in this example, the part-time staff member would be responsible for a monthly cost of $199.70, allocated depending on your pay schedule [i.e.: monthly, semi-monthly].*