

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

NOTE: *Premium Cost Shares may be different depending on the Agency | Ministry where employed.

ALL Pro-RATING is now done automatically in our BenefitsCONNECT ENROLLMENT SYSTEM for each Location and calculated for the participant by the number of hours scheduled.

Confirmations of coverage with rates may be printed following enrollment for your location's employment file, and for your staff member.

These are the steps to take to estimate the pro-rating.

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 \$664.84 (the archdiocesan cost-share for the 2020 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 \$664.84, which equals \$485.33.

Step 4: Take the cost of the Coverage for their Plan \$664.84 and subtract (\$485.33).

The result for this example is \$179.51.

Current Plan Premium: \$664.84

Less Archdiocese Share: - \$485.33

EE's Monthly Cost: \$179.51

So, in this example, the part-time staff member would be responsible for a monthly cost of \$179.51, allocated depending on your pay schedule [i.e.: monthly, semi-monthly].

**Please contact the Office of Human Resources if you have questions.*