

Overview of Benefit Administration

This overview is designed to guide you through benefit administration for year 20154. Benefit eligibility is .75 FTE.

1. **Medical Insurance** - The Diocese of Helena does not have a group medical plan, but offers \$400 per month for employees to use toward benefits they deem necessary. This amount is pro-rated for less than full-time. This is taxable income.
2. **Dental** - A group dental plan is provided for benefit eligible employees through Assurant. The employer pays for the full premium of a full-time employee. If an employee is part-time, the difference is made up by the employee per a pro-rated applicable rate based on their percentage of FTE.
3. **Vision** - Our vision provider is Vision Service Providers (VSP). There is no insurance card needed for this program. An employee simply tells the provider they are with VSP.
4. **Medicare** - The Diocese offers a Medicare Supplement Plan through New West Health Services for employees over the age of 65. This is an individual Medicare plan that employees must pay for themselves. It includes Medicare Part C and D.
5. **Life and Long Term Disability** - The Diocese of Helena employees are covered with a Life and Long Term Disability plan for 1.5 times an employee's annual salary. This is provided through UNUM. When an employee terminates employment, they may take the life insurance with them if they so choose. This is called portability. A portability form must be completed and sent to UNUM within 31 days of termination to continue coverage.
6. **Ancillary Products** - The Diocese of Helena offers group plans for individual Term Life, Critical Care and Accident Insurance. These policies are voluntary and paid for by the individual through payroll deduction.
7. **403(b) Retirement** - Employer retirement contributions begin for benefit eligible employees on the first of the month following the 6-month probationary period. For all entities except schools, the Diocese of Helena matches 3% of the annual salary of eligible employees. An employee must contribute to get the match, but can choose to make additional contributions to their retirement account which can be deducted from their paycheck.

School employees also follow the 6-month probationary period rule, but have an automatic 3% contribution and the school will match any employee contribution up to 5%.

Contributions made in combination by the employee and employer cannot exceed \$53,000 annually. In addition, the employee salary reduction limit is \$18,000 per year, unless the

employee is at least 50 years old by the end of the plan year. Then the employee is allowed an additional \$6,000 catch-up contribution.

The Diocese contracts with the Dan Sullivan Agency and employee application books can be obtained from the HR Office or from the Dan Sullivan Agency directly. Their phone number is 406-443-6300.

Benefit Guide 2015 – This guide contains more in depth information and should be given to any new benefit eligible employee.