

### Archdiocese of Dubuque 2024 Benefit Chart

Benefit	Eligibility Requirements/Details	Tax Options	Plan	Employee Full Rate/month	Employee plus One Full Rate/month	Family Full Rate/month
<b>Health Insurance (UMR and MedOne)</b> <b>30+ hours per week</b>	1st of month coinciding with or following hire date OR Jan. 1st of each year or within 30 days of "qualifying event". Plan 5 is ACA minimum cost and minimum coverage plan. Plan 5 Employee and Employer rates are set by the Archdiocese to comply with ACA requirements.	Pretax	Plan 3 (1500)	\$876.00	\$1,753.00	\$2,380.00
			Plan 4 (2500)	\$684.00	\$1,369.00	\$1,850.00
			Plan 5 (9200)	\$505.00	\$1,011.00	\$1,517.00
			Full Rate			
			Plan 5 Employee Rate	\$79.00	\$585.00	\$1,091.00
			Plan 5 Employer Rate	\$426.00	\$426.00	\$426.00
<b>Dental Insurance (UMR)</b> <b>no minimum hours</b>	1st of month coinciding with or following your hire date or Jan. 1 of each year and must remain on for calendar year. Cancellation only for employment termination during year.	Pretax		\$48.00		\$120.00
<b>Life Insurance (UHC)</b> <b>30+ hours per week</b>	1st day of month coinciding with or following your hire date. Late enrollment Jan. 1st of each year requires EOI (Evidence of Insurability) form. NOTE: Basic life rate change of \$.176 per \$1000 of coverage eff 1/1/24	Basic is pretax if employee paid, supplemental is aftertax	Term Life, AD&D and Supplemental	Basic 0.176 per \$1,000. Supplemental is based on age		Dependent Life for spouse and children
<b>Flexible Spending (UMR)</b> <b>20+ hours per week</b>	1st day of month coinciding with or following hire date for calendar year. Must re-enroll each year. Maximum carryover is \$640.00 for medical FSA accounts.	Pretax	Dependent Care  Medical	\$5,000/year max  \$3,200/year max		
<b>Long-Term Disability Ins. (UNUM)</b> <b>20+ hours per week</b>	EMPLOYEE pays 100% of premium. 1st of month coinciding with or following hire date. Late enrollment Jan. 1st of each year requires EOI (Evidence of Insurability) form.	After tax	25%, 40% or 50% of income replacement options	Based on age		
<b>Long-Term Disability Ins. (Reliance Standard)</b> <b>30+ hours per week</b>	EMPLOYER pays 100% of premium. 1st of month coinciding with or following hire date. Offered to ALL eligible employees. Contact Archdiocesan HR is interested in offering.	N/A	60% of income replacement	.28 per \$100 covered compensation per month		
<b>401(k) Plan (Empower/Prudential)</b> <b>no minimum hours</b>	Anyone over age 21. Open enrollment all year.	Pretax for Federal and State	Defer % or dollar amount of pay	\$23,000/year max plus \$7,500/year catch up if over 50		