

<b>Benefit</b>	<b>Provider</b>	<b>Employee Eligibility</b>	<b>How are my employees enrolled?</b>	<b>Who Pays</b>
<b>Health</b>	Care First BCBS	Coverage begins on the 31st day of employment for those who elect coverage and are regularly scheduled to work 30 or more hours per week.	New employee will fill out the appropriate "blanket" enrollment form. Forms should be submitted to NCAS within 10 days of start date.	Cost of coverage is divided between employing location and employee. Employees pay via pre-tax payroll deduction. Employers are billed monthly by NCAS.
<b>Dental</b>	Delta Dental	Coverage begins on the 31st day of employment for those who elect coverage and are regularly scheduled to work 30 or more hours per week.	New employee will fill out the appropriate "blanket" enrollment form. Forms should be submitted to NCAS within 10 days of start date.	Cost of coverage is paid for by the employee via pre- tax payroll deduction. Employers are then billed monthly by NCAS.
<b>Vision</b>	VSP	Coverage begins on the 31st day of employment for those who elect coverage and are regularly scheduled to work 30 or more hours per week.	New employee will fill out the appropriate "blanket" enrollment form. Forms should be submitted to NCAS within 10 days of start date.	Cost of coverage is paid for by the employee via pre- tax payroll deduction. Employers are then billed monthly by NCAS.
<b>Prescription</b>	Express Scripts	Coverage begins on the 31st day of employment for those who elect coverage and are regularly scheduled to work 30 or more hours per week.	New employee will fill out the appropriate "blanket" enrollment form. Forms should be submitted to NCAS within 10 days of start date.	Cost of coverage is bundled with Health and is divided between employing location and employee. Employees pay via pre- tax payroll deduction. Employers are billed monthly by NCAS.
<b>Life Insurance</b>	Mutual of Omaha	Coverage begins on the 31st day of employment for those who elect coverage and are regularly scheduled to work 30 or more hours per week.	New employee will fill out the appropriate "blanket" enrollment form. Forms should be submitted to NCAS within 10 days of start date.	Participation can not be waived. Employer pays the full cost of coverage. Employers is billed monthly by NCAS
<b>Voluntary Life Insurance</b>	Mutual of Omaha	Coverage begins on the 31st day of employment for those who elect coverage and are regularly scheduled to work 30 or more hours per week.	New Employee will complete Supplemental Life Form	Cost of coverage is paid for by the employee via a post-tax (net) payroll deduction. Employers are then billed monthly by NCAS.

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<b>Long Term Care</b>	UNUM	For those who elect to enroll coverage begins on July 1st following 1 year of employment. Eligible employees must be regularly scheduled to work 30 or more hours per week.	Annual Enrollment will usually occur during a 30 day period in April/May of each year.	Employees and their spouses with 1 but less than 5 years of service: Employee pays the full cost via a post-tax (net) payroll deduction. Employees and their spouses with 5+ years of service: Employer pays for the cost of employee base coverage and employees pick up cost of any additional coverage via a post-tax payroll deduction. Employers are then directly billed monthly by the carrier UNUM.
<b>Long Term Disability</b>	Mutual of Omaha	Coverage begins following 1 year of continuous employment for those employees regularly scheduled to work 30 or more hours per week.	Employers should begin deducting coverage following 1 year of service for eligible employees	Cost of coverage is paid for by the employee via a post-tax (net) payroll deduction. Employers are then billed monthly by NCAS. Cost of coverage on NCAS bill is combined with Pension premium. Employee can not waive participation.
<b>Employee Assistance Program</b>	Mutual of Omaha	All employees are eligible	N/A	There is no cost for this benefit at this time.
<b>Managed Care Provider</b>	InforMed	All employees eligible and enrolled in the Health program	Automatic with Health enrollment	There is no cost for this benefit at this time.

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<b>Pension Plan</b>	AOW	Employees regularly scheduled to work 20 or more hours per week enter the plan following 1 year of continuous service. Employees vest following 5 years of continuous service.	An annual Data Collection process occurs in February/March of each year. Data reported to the AOW is evaluated and the AOW updates their internal database of eligible participants. NCAS is notified by the employer to add the employee to the bill following 1 year of eligible service.	Participation can not be waived. Employer pays the full cost of the benefit. Employers is billed monthly by NCAS
<b>Tax Deferred Annuity 403(b)</b>	Multiple	Employees regularly scheduled to work 20 or more hours per week.	Employees can enroll at any time.	Employees pay via a pre-tax payroll deduction. Employer remits the contribution on the employees behalf.
<b>Unemployment Program</b>	AOW	Employees who are terminated and have worked a minimum of 2 weeks for the AOW.	Employers provide quarterly reports to Human Resources detailing each employee and their quarterly gross wages.	Employers pay the quarterly cost. Current billing rate is .0025% of quarterly gross earnings for each employee.
<b>Workers Compensation</b>	AOW/Chubb	All lay employees are eligible	Employers provide quarterly reports to Human Resources detailing each employee and their quarterly gross wages.	Employers pay the quarterly cost. Current billing rate varies based upon employee classification.
<b>FMLA</b>	Mandated	All employees that have been continuously employed by an Archdiocesan location for at least 12 months and have worked at least 1,000 hours during the previous 12 months.	N/A	FMLA is unpaid unless an employee chooses to use available paid leave time.
<b>Salary Continuation/Short Term Disability</b>	AOW	Coverage begins following 1 year of continuous employment for those employees regularly scheduled to work 30 or more hours per week.	N/A	Employer pays employees based upon schedule provided on Page 4-11 of handbook.