

Diocese of Covington – Lay Employee Benefits

Plan Year: 2020-2021

Summary Information Only – For detailed information refer to the listed contact person

<p>I. Medical Insurance Elaine Schaser – 859-392-1554 Fax – 859-392-1589 ESchaser@CovDio.org Self-funded plan administered by Anthem BC/BS of KY</p>	<p><u>PREMIUMS</u> Full-time employee (30+ hours/week) – single paid plan Part-time employee (>=15 hours/week) – ½ paid single plan Employee/Spouse; Employee/Child(ren) and Family plans are available at an additional cost to the employee</p> <p><u>COVERAGE</u> No election of primary care physician required Physician Co-Pay = \$25 (for in-network) Deductibles: \$400 – Single / \$800 – Family Prescription Co-pays: \$10 Generic / \$30 Brand / 50% Non- Formulary / Mail order required for certain chronic Rx Vision – Exam covered / Glasses and contact lenses allowances</p> <p><u>ENROLLMENT</u> New employees may apply within 30 days of employment – Employment contract does not enroll you in the medical plan Open Enrollment in month of May; effective following July 1st</p> <p><u>TERMINATION</u> Coverage ceases at the end of the termination month. Continuation coverage available at group rates for up to 18 months at former employee’s expense</p>
<p>II. Retirement – Defined Benefit Plan Nyhart Noreen Brown – 888-901-2090 Noreen.Brown@Nyhart.com</p>	<p><u>ELIGIBILITY</u> Must be at least 21 years of age Must work at least 15 hours/week and at least 5 months/year</p> <p><u>ENROLLMENT</u> Eligible employees enrolled at hire date, unless waived Open Enrollment in November for non-participants</p> <p><u>CONTRIBUTIONS</u> Employee – 3.50% Employer – 4.75%</p>
<p>III. Tax Sheltered Retirement Plan Payroll Office – 859-392-1558 Payroll@CovDio.org</p>	<p>403(b) Plan with payroll deductions Personal retirement program Federal/State income tax deferred No employer contributions; due to defined benefit plan</p>
<p>IV. Section 125 Plan Chard-Snyder Karen Bottorff – 513-616-6417 KarenBottorff@Gmail.com</p>	<p>Unreimbursed Medical – IRS regulated maximum (\$2,750) Dependent Day Care – IRS regulated maximum (\$5,000) Plan Year – September through August Deductions made – September through May Existing Employees – Open enrollment in May New Hires – Must enroll within the first 30 days of hire date.</p>
<p>V. Other Insurance Plans Available Karen Bottorff – 513-616-6417 KarenBottorff@Gmail.com</p>	<p>Insurances/coverages available: Dental (including vision/hearing); Term Life; Long-Term Disability; Long-Term Care; Universal Life; Legal Services and Identity Theft Protection Plan Year – July through June; Open enrollment in May</p>
<p>VI. Insurance Discount Program Zach Lux – 859-371-0440</p>	<p>Auto/Homeowners discount insurance program available through Liberty Mutual</p>
<p>VII. Paid Leave Steve Kopyay – 859-392-1534</p>	<p>Teachers – paid leave for illness, bereavement, maternity 10 days per year, cumulative up to 60 days total</p>
<p>VIII. College Tuition Steve Kopyay – 859-392-1534</p>	<p>Tuition reduction offered at Thomas More University for diocesan teachers, administrators and employees</p>
<p>IX. Credit Union Two Options</p>	<p>No. Ky. Educators’ Federal Credit Union – 859-441-3405 Cove Federal Credit Union – 859-292-9000</p>
<p>X. Social Security/Medicare</p>	<p>7.65% of gross – matched by employer</p>
<p>XI. Unemployment Insurance</p>	<p>Pursuant to federal/state law, the Diocese of Covington is not a participating employer for US or KY Unemployment</p>