



DIOCESE OF BISMARCK

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To: Pastors and Parish Business Managers and Home on the Range
From: Tony Chap, Parish Resource Manager
Subject: Blue Cross / Blue Shield of North Dakota Open Enrollment and New Premiums

In our continued effort to provide equitable benefits and compensation to employees all parishes in the diocese are required to offer their parish staff the opportunity to receive health care coverage. Blue Cross / Blue Shield of North Dakota is the provider. The premiums for health insurance coverage July 1, 2015 – June 30, 2016 are as follows:

Single: \$614.50
Single Plus Dependents: \$1080.30
Family: \$1596.70

The employer (parish or other Catholic entity) is responsible for 100% of the premium cost for *single* coverage and 75% of the premium cost for *single plus dependents* and *family* coverage.

<u>Full-Time Employees</u>	<u>Parish/Other Catholic Entity Pays</u>	<u>Employee Pays</u>
Single Coverage	\$614.50	\$0
Single Plus Dependents Coverage	\$810.22	\$270.08
Family Coverage	\$1197.52	\$399.18

Part-time employees are eligible to receive health care coverage. The contribution amounts of the parish and employee is based on the percentage of hours worked in relation to 40 hours/week. Employees must work a minimum of 20 hours/week to be eligible for coverage. An example utilizing various hours worked scenarios is attached.

Blue Cross Blue Shield of North Dakota (BCBSND) will be mailing your open enrollment information which will contain your Contribution and Eligibility Form. Please review and validate the information, sign the form and mail it back to BCBSND in the envelope provided. The open enrollment period is June 1, 2015 through June 30, 2015 so please **provide your signed form back to BCBSND before the end of June.**

**Blue Cross/Blue Shield (Comp Choice)
7-1-2015 through 6-30-2016, Open Enrollment 6-1-2015 through 6-30-2015**

<u>Full-Time Employees</u>	<u>Monthly Amount</u>	<u>Employer Contribution Rate</u>	<u>Monthly Parish Amount</u>	<u>Monthly Employee Amount/Contribution</u>
Single	\$614.50	100%	\$614.50	\$0
Single Plus Dependents (SPD)	\$1,080.30	75%	\$810.22	\$270.08
Family	\$1,596.70	75%	\$1,197.52	\$399.18

Eligibility = Minimum of 40 hrs/week; 2,080 hours/year

Part-time Employees - 20 hrs/week

Single	\$614.50	50%	\$307.25	\$307.25
Single Plus Dependents (SPD)	\$1,080.30 (1/2 of 75%)	37.5%	\$405.11	\$675.19
Family	\$1,596.70 (1/2 of 75%)	37.5%	\$598.76	\$997.94

Part-time Employees - 30 hrs/week

Single	\$614.50	75%	\$460.88	\$153.63
Single Plus Dependents (SPD)	\$1,080.30 (3/4 of 75%)	56.25%	\$607.67	\$472.63
Family	\$1,596.70 (3/4 of 75%)	56.25%	\$898.14	\$698.56

Eligibility - Other Information

Minimum of 20 hrs/week; less than 40 hrs/week.

Contribution amount based on percentage of hours worked during week in relation to 40 hrs/week.

Example: Approximate %

20 hrs/wk = 50%

25 hrs/wk = 62.5%

30 hrs/wk = 75%

35 hrs/wk = 87.5%