



Summary of Benefits

ARCHDIOCESE OF SEATTLE

As part of your total compensation, you receive a foundation of benefits provided by your employer:

- Employee Medical, Dental and Vision
- 1x annual pay Life Insurance for employee, \$10,000 for spouse and \$10,000 for children
- 1x annual pay Accidental Death & Dismemberment Insurance
- Long-Term Disability Insurance
- Employee Assistance Program
- Lay Pension Plan contributions
- BenefitHub Discount Marketplace

Additional benefits available to you:

- Dependent Medical, Dental and Vision
- Optional Group Life Insurance for employee, spouse and children
- 403(b) Savings Plan
- Health Savings Account
- General Healthcare Flexible Spending Account
- Limited Purpose Healthcare Flexible Spending Account
- Dependent Care Flexible Spending Account
- Identity Theft Insurance
- Supplemental Accident Insurance
- Supplemental Hospital Indemnity Insurance
- Supplemental Critical Illness Insurance

Medical Benefits

- You have variety of medical plans to choose from, including Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Consumer Driven Health Plan (CDHP) options.
- If you select a CDHP, your employer makes contributions to a Health Savings Account for you.
- Your employee premiums and premiums for dependents are deducted from your paycheck on a tax-free basis.
- You may waive Archdiocesan coverage if you are covered under another medical plan.

Dental and Vision Benefits

- Benefits are provided through Delta Dental of Washington and VSP (Vision Service Plan).
- Your monthly dental/vision premium is paid by your employer; you pay for dependent premiums through payroll deduction.
- Dependent premiums are deducted from your paycheck on a tax-free basis.

Health Savings Account (HSA)

- Tax-free account used to pay for IRS-approved out-of-pocket healthcare expenses, including deductibles, copays and coinsurance.
- Available if enrolled in a CDHP medical plan and eligible for an HSA.
- Both you and your employer can make pretax contributions to your account.

Healthcare Flexible Spending Account (FSA)

- Employee funded* tax-free account used to pay for IRS-approved out-of-pocket healthcare expenses, including deductibles, copays and coinsurance.
- Two types of healthcare FSAs:
 - **General Healthcare FSA:** For employees not in the HSA—covers medical, dental and vision expenses.
 - **Limited Purpose Healthcare FSA:** For employees enrolled in the HSA—covers only dental and vision expenses.

* If enrolled in a CDHP but not eligible for an HSA, employer will contribute up to the IRS limit to the employee's healthcare FSA.

Dependent Care Flexible Spending Account

- Employee funded tax-free account to help you pay for child or adult care expenses.

ARCHDIOCESE OF SEATTLE
INTEGRATED PAYROLL AND BENEFITS SERVICES

We're here to help you!

Hours Monday–Friday 8:30 a.m.–5:00 p.m.

Call 206-382-4566 | Toll free 1-800-950-4904 | Fax 206-382-3493

Email IPBS@SeattleArch.org | Website www.Paycom.com

This is a summary of benefits only. It is not intended to provide complete information. In all cases, the plan documents and contracts will prevail.

Life and AD&D Insurance Plans

Employer-paid coverage for you and your family:

- **Employee Life Insurance and AD&D Insurance:**
1x annual pay
- **Spouse Life Insurance:**
\$10,000 (or 50% of employee coverage, if less)
- **Child Life Insurance:**
\$10,000/child from live birth to age 26

Optional Group Life (OGL) Insurance

You may purchase an additional employee-paid layer of protection; rates based on age; coverage subject to EOI (Evidence of Insurability health questionnaire or exam) and insurance company approval:

- **Employee OGL:** Max coverage = up to 8x annual pay; if applying when first eligible, up to \$100,000 with no EOI.
- **Spouse OGL:** Max coverage = the lesser of employee coverage amount or \$100,000; if applying when first eligible, up to \$50,000 with no EOI.*
- **Child OGL:** Max coverage = \$10,000/child; one premium covers all children from live birth to age 26; no EOI.

** If married to another employee covered by Archdiocesan benefits, you can be covered as an employee only, not as a spouse; child(ren) can be covered under only one employee's plan. Your spouse cannot be covered if totally disabled or continuously confined to a facility or home.*

Long-Term Disability (LTD) Insurance

- LTD provides income replacement if you become partially or fully disabled because of illness or injury and cannot work.
- After 90 days of disability, LTD pays 60% of your monthly base salary, less other sources of disability income.
- LTD pays 80% of basic monthly pay if you cannot perform two or more activities of daily living (e.g., eating, bathing, toileting).

Employee Assistance Program

- Provides short-term confidential counseling for personal concerns, such as stress, family conflicts and job pressures, and many financial and legal services, such as will preparation and legal and financial advice.

BenefitHub Discount Marketplace

- Sign up for this free program for discounts on products, services and events—computers, theme parks, sporting events, restaurants, movies, gyms, car rentals and other travel services and more.

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To be eligible for healthcare and insurance benefits, you must work an average of 30 or more hours a week (measured on an annual basis).
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Benefits coverage starts the first day of the month after your hire date.

Identity Theft Insurance

- For a small monthly premium safeguard your finances and credit.
- Comprehensive identity protection, including identity monitoring, an annual credit report, monthly credit scores, online vault for securely storing documents, credit cards and online accounts and a \$1 million identity theft insurance policy.

Supplemental Insurance

Is a supplement to—not a substitute for—medical insurance to help you pay expenses not covered by the medical plan, like deductibles, coinsurance, lost wages, childcare, housecleaning or any of your regular household expenses. These plans pay a cash benefit directly to you.

- **Accident Insurance** pays benefits if you (or a covered dependent) receive treatment for a covered injury. The payment is based on the type of injury, its severity and what medical services are required for treatment and recovery.
- **Hospital Indemnity Insurance** pays benefits if you (or a covered dependent) have a covered stay in a hospital, critical care unit or rehabilitation facility.
- **Critical Illness Insurance** pays benefits if you (or a covered dependent) have a heart attack, stroke or are diagnosed with a serious and potentially fatal disease.

403(b) Savings Plan

- The 403(b) Plan allows you to accumulate savings for retirement.
- Available to all employees, no matter how many hours worked.
- No waiting period – you may enroll any time.
- You decide how much to contribute (up to the IRS-set maximum) and can increase, decrease or stop contributions anytime.
- Each pay period, contributions are transferred from your paycheck to your 403(b) account.
- Invest your account from a menu of options.
- Reduce the income taxes on your contributions – now or later:
 - **Traditional after-tax contributions** are transferred to your 403(b) before income taxes are taken; you pay taxes on contributions and any investment earnings when you withdraw it in retirement.
 - **Roth contributions are taxed now**, before the money goes into your account; pay no taxes on your contributions or any investment earnings when you withdraw it at retirement.

Lay Pension Plan

- Employer-paid annual contribution = 6% of annual pay.
- After one year of service, you are eligible to receive an annual contribution if you work 1,000 hours in a calendar year.
- Personal investment account; you direct the investments from a range of options.