

## Calculating the Prorated Health [BCBS] Premium for your Part-Time Benefits Eligible Employees

---

- Step 1:** Determine the number of hours per work that your staff member works and which health coverage they have elected.
- Step 2:** Divide the number of hours they work by 30 (Full-time per the Affordable Care Act)
- Step 3:** Multiply the number from step 2 by \$541.10 (the archdiocesan cost-share for the 16-17 benefit year).
- Step 4:** Take the amount from step 3 and subtract it from the monthly insurance rate depending upon which coverage your staff member has elected.

*Here is an example of the calculation:*

- Step 1:** My staff member works 22 hours per week and elected the Employee Only HMO coverage.
- Step 2:** Divide 22 by 30, which equals 0.73.
- Step 3:** Multiply 0.73 by \$541.10, which equals \$395.00.
- Step 4:** Take the cost of the EO HMO (\$591.10) and subtract \$395.00. The result is \$196.10.

*So, in this example, the part-time staff member would be responsible for a monthly cost of \$196.10, allocated depending on your pay schedule.*