

EMPLOYEE BENEFITS QUICK REFERENCE 2025-2026 **EFFECTIVE July 1, 2025**

			ACTIVE LAY EMPLOYEES		Priest ordained in the AOC after 1/1/2015. Or priest incardinated or on canonical assignment in the AOC after 1/1/2016		Priest ordained in the AOC prior to 1/1/2015		Religious Men(brothers) or Women (Sisters)		Notes	
			Non School Parish & Admin	School								
Costs of Employment												
Federal Taxes withheld			YES	YES	NO	(A)	NO	(A)	NO		(A) Priests can voluntarily elect to withhold Federal Income Tax by submitting IRS form W-4 to you.	
State,Local, & School Taxes withheld as applicable	Rate		YES	YES	YES		YES		(B)		(B) work directly with the finance office of the Religious Order	
Social Security/Medicare (FICA)	7.65%	% of total applicable wages	YES	YES	NO (1)		NO (1)		(B)		(1) Priests are considered self employed, therefore responsible to pay FICA when they file their taxes (B) work directly with the finance office of the Religious Order	
Workers Compensation CEMETERY	5.35%	% of total applicable wages	YES	N/A	n/a		n/a		n/a			
Workers Compensation PARISH	1.73%	% of total applicable wages	YES	N/A	YES		YES		YES			
Worker's Compensation SCHOOL	0.87%	% of total applicable wages	N/A	YES	YES		YES		YES			
Unemployment Insurance	0.25%	% of total applicable wages	YES	YES	NO		NO		NO			
Lay Employee Pension Plan (closed 12/31/11)	2.50%	% of total applicable wages	YES	YES	NO		NO		NO		Locations contribute 2.5% on all eligible (20+ hours/week) employees. Paylocity calculation behind the scene with correct Benefit Class Code.	
401(k) and Priest Retirement Expense	4.00%	% of total applicable wages	YES (4%)	YES (4%)	(C) \$750/month to 401(k)		(D) \$750/month to Priest Retirement Corp.				See Page 2 for notes on (C) and (D)	
Effective 7-1-25	<i>per month</i>		<i>Annual</i>									
Medical Single	\$930	\$ 11,160.00		YES	YES	YES	YES				Coordinate with the finance office of the Religious Order. Paylocity can assist with correct coding. Benefit Class code is: V-Benefit Eligible - REL.	
less Employee Paid Premium Portion	\$46	\$ 552.00		YES	YES	YES	YES					
annual deductible		\$ 550.00		YES	YES	YES	YES					
annual out-of-pocket limit		\$2,800.00		YES	YES	YES	YES					
Medical Family	\$2,170	\$26,040.00		YES	YES	N/A	N/A					
less Employee Paid Premium Portion	\$108	\$1,296.00		YES	YES	N/A	N/A					
annual deductible		\$1,100.00		YES	YES	N/A	N/A					
annual out-of-pocket limit		\$5,600.00		YES	YES	N/A	N/A					
<i>per month</i>			<i>Annual</i>									
Basic Life Insurance (\$50,000) up to age 65	\$ 5.50	\$ 66.00		YES	YES	YES	YES					
Basic Life Insurance (\$32,500) age 65-69	\$ 3.58	\$ 42.96		YES	YES	YES	YES					
Basic Life Insurance (\$21,000) age 70-74	\$ 2.31	\$ 27.72		YES	YES	YES	YES					
Basic Life Insurance (\$15,000) age 75 +	\$ 1.65	\$ 19.80		YES	YES	YES	YES					
											More info on page 2 >>	

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Long Term Disability Insurance (LTD)		\$ 0.183	Rates per \$100 of applicable wages	YES	YES	N/A	N/A								
Dependent Surcharge *	per month	Annual		* Dependent Surcharge: There is a surcharge related to the cost of covering any child (up to age 26) that is able to be covered as a dependent child under any employer group health plan available to the child's other parent. There is also a surcharge related to the cost of covering a spouse that is eligible for any employer group health plan through his/her employer. The dependent surcharge is equal to the difference between the monthly cost of family medical plan (\$2170) and single medical plan (\$930) which is \$1240 per month. The dependent surcharge is in addition to the employee paid single premium of \$46 for a total cost of \$1286 per month.											
FSA (Flexible Spending Account) - Healthcare Annual Maximum \$3,300 effective 7/1/2025															
Voluntary Dental (100% paid by employee)															
Single \$ 28.78 \$ 345.36															
Family \$ 83.28 \$ 999.36															
Voluntary Vision (100% paid by employee)															
Single \$ 6.48 \$ 77.76															
Family \$ 17.87 \$ 214.44															
Retiree Supplemental Health Insurance terminated >>>>>>>															
Effective December 31, 2016, the Archdiocese of Cincinnati terminated its Supplemental Retiree Health Insurance Plan and Retiree Dental Plan for Post-65 lay retirees. Effective September 1, 2016, the Pre-65 Retiree Health Plan and Pre-65 Retiree Dental Plan were frozen and no longer accept any new participants.															

Notes on 410(k) and Priest Retirement expense on Page 1: (C) Covered Priest means any diocesan priest who is ordained into the Archdiocese of Cincinnati after January 1, 2015, or any diocesan priest whose incardination date into the Archdiocese of Cincinnati is on or after January 1, 2016, or any priest who is not subject to a vow of poverty and is on canonical assignment, beginning on or after January 1, 2016, to the Archdiocese of Cincinnati from another diocese or religious order. (D) Priests ordained in the Archdiocese of Cincinnati prior to 1/1/2015, will have retirement payment from The Priest Retirement Corporation for the Archdiocese of Cincinnati.
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The Archdiocese of Cincinnati 401(k) Plan was amended effective 11/1/2023 - any new employee is subject to automatic enrollment in the Plan at a personal deferral rate of 6% of his/her compensation. Any new Eligible Lay Employee (or Priest Ordained, Incardinated or on canonical assignment in the Archdiocese of Cincinnati after 1/1/2016) hired or rehired (including hiring at a new primary location within the Archdiocese) on or after 1/1/2016, in addition to the general rules explained in the 401(k) Summary of Provisions, additionally receives the Employer 4% Safe Harbor Contribution. Once the new hire satisfies the Plan's general eligibility rules (i.e., age 21 and 30 days of employment), the Empower Retirement Plan Services Center (PSC) will automatically enroll the new hire in the Plan as of the next administratively feasible calendar month with the 6% employee deferral of compensation and send a PIN letter & instructions to the new hire. A data feed from Empower Retirement to Paylocity will update the employee's Paylocity record with the 6% deferral deduction. If the new employee does not want to enroll in the Plan at the 6% employee deferral rate and would like to contribute a higher % amount or no amount of his/her paycheck, the employee must timely complete the online enrollment process upon receipt of the PIN letter and instructions from Empower Retirement. The new employee can log into the Plan's website at empowermyretirement.com or call Participant Services at 866-467-7756. For more information and details please consult the Summary of Important Provisions, Archdiocese of Cincinnati 401(k) Plan on the resources website: resources.catholicaoc.org/employee-benefits/retirement.