

BENEFIT BILLING

Each month the Diocese bills the parishes for the premiums for the different employee benefits plans. The monthly benefit billing includes charges for medical insurance, dental insurance, term life insurance, long-term disability, and unemployment.

Pension Premiums are paid differently (see [Pension Reporting](#) section)

Worker's Compensation (see [Worker's Compensation](#) section) is only billed once a year.

If the parish has more than one employee, they will receive an Employee Benefit Billing sheet along with their statement. This sheet shows the premiums broken down by employee. A description of the various columns follows:

- Salary: the employee's estimated annual wages
- Age: the employee's age. This is used in the computation of the employee's life insurance premium
- Deductible: the employee's deductible level for health insurance
- Medical: the first column shows what type of health insurance the employee has (single, family, or none). The second column shows the premium.
- Dental: the first column shows what type of dental insurance the employee has (single, family, or none). The second column shows the premium.
- Basic Life: the first column shows the face value of the employee's term life/accidental death and dismemberment policy. The second column shows the premium for these coverages.
- Supp. Life: we no longer offer this coverage.
- LTD: the long-term disability premium
- Unemploy: the unemployment insurance premium. The parish should review this statement each month to make sure all information is accurate. If any changes need to be made, inform James Clauson in the Office of Benefits/Human Resources.

Note on Billings: Our insurance companies do not do partial-month charges. If an employee terminates coverage at any point during the month, coverage will continue through the end of that month and the parish will be charged for a full month's worth of premium. For new employees, if the employee starts before the 15th of the month, the parish will be charged for the whole month. If the employee starts on or after the 15th, there will be no charge for that month

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