Archdiocese of Chicago – Human Resources
Guidelines for Payroll Deductions for Benefits

Benefit Description	Employees Paid over 12 Months 26 Pays	Employees Paid over 10 Months 20 or 22 Pays *(Generally, payroll will begin in mid to late August, and concluding in late May/early June)*
FSA Health and Dependent Care	Deductions begin on the first payroll of the plan year. Deductions are based on the annual election, divided by 20, and are taken from every paycheck until the annual election is met (BAS shuts off deduction after 20 pays). Access: HR only.	Deductions begin on the first payroll of the plan year. Deductions are based on the annual election, divided by 20, and are taken from every paycheck until the annual election is met. **If the employee works in a seasonal capacity during the summer, the local payroll administrator should suspend the deduction until the first full payroll of the fiscal/school/benefit plan year.
403(b)	Deductions are taken from every paycheck. Employee can change their election at any time, by contacting Prudential. Benefits eligible employees are auto-enrolled by their fourth paycheck (unless they contact Prudential to opt out). Access: HR only.	Deductions are taken from every paycheck. Employee can change their election at any time, by contacting Prudential. Benefits eligible employees are auto-enrolled by their fourth paycheck (unless they contact Prudential to opt out).
Medical	Deductions taken from the first two paychecks of each month. Deduction amount is 50% of the monthly premium. Access: all.	Deductions are taken from every paycheck. Deduction amount is calculated by taking the full plan year premium (monthly cost times 12), divided by the number of pays (20 or 22). **If the employee works in a seasonal capacity during the summer, the local payroll administrator should suspend the deduction until the first full payroll of the fiscal/school/benefit plan year.
Dental	Deductions taken from the first two paychecks of each month. Deduction amount is 50% of the monthly premium. Access: all.	Deductions are taken from every paycheck. Deduction amount is calculated by taking the full plan year premium (monthly cost times 12), divided by the number of pays (20 or 22).

		**If the employee works in a seasonal capacity during the summer, the local payroll administrator should suspend the deduction until the first full payroll of the fiscal/school/benefit plan year.
Supplemental Life Ins.	Deductions taken from the first two paychecks of each month. Deduction amount is 50% of the monthly premium. Access: all.	Deductions are taken from every paycheck. Deduction amount is calculated by taking the full plan year premium (monthly cost times 12), divided by the number of pays (20 or 22). **If the employee works in a seasonal capacity during the summer, the local payroll administrator should suspend the deduction until the first full payroll of the fiscal/school/benefit plan year.
Short Term Disability	Deductions taken from the first two paychecks of each month. Deduction amount is 50% of the monthly premium. Access: all.	Deductions are taken from every paycheck. Deduction amount is calculated by taking the full plan year premium (monthly cost times 12), divided by the number of pays (20 or 22). **If the employee works in a seasonal capacity during the summer, the local payroll administrator should suspend the deduction until the first full payroll of the fiscal/school/benefit plan year.
GTL	Amounts are imputed with every paycheck. The GTL imputed income applies to employees who have an annualized salary over $50,000.00. IRS mandates that life insurance amounts over $50,000.00 be considered taxable income. *Deduction calculation is:* *Life insurance amount (annual salary rounded up to the next highest 1,000) minus $50,000.00.*	Amounts inputed every paycheck.

	The difference is divided by $1,000, remainder multiplied by appropriate monthly rate from IRS table based on employee's age at end of taxable year. For example, for 2016, the imputed income is based on the age at the end of 2016. GTLA has an earnings code and a deduction, both the same amount in and out, that net to zero. This is to have the W-2 reflect this additional taxable income. Life insurance benefits are reduced when employees reach age 70 and 75, which impacts the GTL calculation. *To delete the GTLA deduction, call IOI. If salary incorrect, call HR.* Access: HR only.	
ERHC (last paycheck of calendar year)	Last paycheck of the year. The ERHC (Employer Healthcare) amounts reflect the full cost of coverage based on the health insurance enrollment for the current calendar year, reflected on the W-2. The amount is the same as charged for participants in the Extended Health Care program (our COBRA-like plan). If the amounts appear to be incorrect, please verify the individual's enrollment during the year, and apply the costs per the Extended Health Coverage rates. Please note that the ERHC amounts are not the employer cost as charged to parishes and schools, as this is a 'blended' rate applied for each enrolled staff, regardless of plan or coverage. Access: IOI only. Amounts entered/loaded at the end of the calendar year by IOI.	Last paycheck of the year.

IOI Number of Pays – BAS/MyEnroll Key

IOI Pay	BAS
26	26
22	22
20	20