



ROMAN CATHOLIC ARCHDIOCESE OF BOSTON BENEFIT TRUSTS

66 BROOKS DRIVE, BRAINTREE, MASSACHUSETTS 02184

May 6, 2020

Dear Employee:

While the COVID-19 pandemic continues to affect our community (check out these employee benefits FAQs at catholicbenefits.org/covid19faq.pdf, the annual Open Enrollment period for the Roman Catholic Archdiocese of Boston Health and Dental Plans will run this year from **Monday, May 11 through Friday, June 12, 2020**. During this period, you may review your Health and Dental Plan options and make changes to your elections based on your family's needs without a qualifying life event/the need to submit supporting documentation. During **Open Enrollment**, examples of election changes include, but are not limited, to the following:

- ✓ Enrolling in the Health and/or Dental Plans
- ✓ Switching between Blue Cross Basic and Enhanced Plans
- ✓ Changing from Individual to Family coverage
- ✓ Enrolling in Individual +1 coverage **(NEW!)**
- ✓ Terminating enrollment
- ✓ Adding or removing a dependent



If you would like to keep your current elections, **no action is required**. If you want to make changes to your Health and/or Dental Plan elections, you must make them **by 5:00 p.m., Friday, June 12** through the MyEnroll system, which can be accessed at catholicbenefits.org. Any changes or enrollments are effective as of July 1 and any terminations are effective as of June 30. Changes requested outside this window **MUST be made within 30 days after a qualifying life event** and include supporting documentation.

Changes to Rates for Individual and Family Coverage

The Trustees for the Health Plan took into consideration continuing economic pressures on parishes, schools, and other employers and made a strategic decision to use Plan reserves to help subsidize the new Health Plan rates. As a result, rates will decrease by 9.6% for Individual coverage and increase only 1% for Family coverage, effective July 1, 2020. The addition of the Individual +1 Tier, as described below, also provides a lower cost alternative (a savings of almost 19% over current Family premiums). Please check with your employer to confirm whether your payroll deductions will change accordingly.

NEW! Blue Cross Plans Change to PPO Plans, With National Network

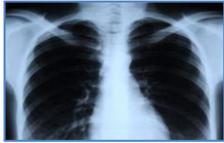
The Health Plans are changing to Preferred Provider Organization (PPO) Plans, effective July 1, 2020. This means you will **no longer need referrals from your Primary Care Physician (PCP) to see other providers, including specialists**. In addition, the Blue Cross PPO network is national, so family members who live outside of New England will enjoy better access to in-

network care. Please review the enclosed flyer for more details.



Change to Out-of-Pocket Costs for Diagnostic Lab and X-ray Services

We listened to employee feedback concerning the financial burden of diagnostic lab work and X-rays. **Starting July 1, 2020, these tests will no longer be subject to a deductible and co-insurance.** You will only be responsible for an office visit co-pay, at the level charged for an office visit with your PCP (\$25 Enhanced, \$30 Basic). Preventive lab work will continue to be covered at no out-of-pocket cost.



NEW! Individual +1 Tier Offers More Cost Savings!

The new Individual +1 tier is a less expensive option than the Family tier and provides coverage for an employee plus a spouse (or dependent child, up to age 26). If you are an employee who is currently enrolled in the Family tier and have only one enrolled eligible dependent, **you will automatically be moved to this new tier, effective July 1.** If you are an eligible employee who is not currently enrolled in the Health Plans, or if you are enrolled as an individual and wish to add a dependent, you may enroll in this new tier during Open Enrollment.



NEW! Acupuncture Coverage

Acupuncture can help with long-term pain and other chronic conditions, allowing some patients to avoid medications and/or invasive surgery. Effective July 1, 2020, the Health Plans will include coverage for **up to 12 acupuncture visits** each Plan Year, for you and any enrolled dependents. If you see an in-network acupuncture provider, you will only be charged a PCP office visit co-payment. Please see the flyer on the last page of this booklet.

Wellness Programs – Earn up to \$1,150 Per Employee and Spouse



Employees and spouses enrolled in one of the Blue Cross Health Plans can each earn up to **\$1,000** per Plan Year as a contribution to a tax-free Health Reimbursement Arrangement (HRA) by participating in the Blue Cross *AHealthyMe* Program between July 1, 2020 and June 30, 2021. In the new Plan Year, telephonic **health coaching is the focus**, with Blue Cross certified Wellness Coaches who can help you meet your health goals.

Please see the enclosed flyer for more details. An additional **\$150 HRA contribution** per enrolled employee and spouse per Plan Year can be earned as a Wellness Rewards reimbursement for qualified expenses. Forms are available at catholicbenefits.org/health/wellnessrewards.pdf. All HRA dollars are accessed through Health Equity (healthequity.com) and can be used to pay for out-of-pocket medical, dental, and vision expenses.

Telehealth Benefits – Convenience, Safety, and Savings

Employees and family members enrolled in the Blue Cross Plans only need an internet connection and a connected device to make virtual medical and mental health visits through the Well Connection network. Well Connection has recently expanded its coverage to a national network of psychiatrists. Co-payments are less than co-payments for a PCP office visit! Simply download the Well Connection app or visit wellconnection.com to start using these services.



Employee Assistance Program Resources Available 24/7

Sun Life's Employee Assistance Program (EAP), powered by Guidance Resources, offers free, confidential access to a consultant for help with anxiety, stress, and depression, financial challenges, legal problems, elder care, and more. To access our EAP benefits, visit catholicbenefits.org/PDF/other_benefits/eap.pdf.

Archdiocese 401(k) Plan Reminders

While current events make thoughts of the future, including saving for retirement, difficult, don't forget that the 401(k) Plan provides a 4% match for contributions of 5% or more of compensation after one year of service. Start or change your 401(k) Plan deductions on either a pre-tax or Roth after-tax basis by completing a Salary Deferral Form found at catholicbenefits.org/401k/deferral.pdf. Send the completed form to the payroll contact at your location. You can track your investments, change your investment selections, or designate a beneficiary by logging in to your TIAA account (tiaa.org). TIAA provides a variety of online tools to help you achieve financial wellness.



Open Enrollment Webinars

The Archdiocese Benefits Office will host several webinars between May 11 and June 12 to review highlights of the Blue Cross Plans, the Dental Plan, and other benefits available to employees. To view the schedule of dates and sign up for a webinar, type this link into your browser: catholicbenefits.org/webinars.



Review Your Benefits Coverage in MyEnroll

During Open Enrollment, log in to MyEnroll at catholicbenefits.org to make changes or to review your benefit coverages. Your benefits may include Long-Term Disability Insurance, Life Insurance, and Transition Assistance Program unemployment insurance coverage, all of which are provided to eligible employees at no cost to them. Check with your location's benefits/payroll contact to confirm eligibility.

Important Legal Notices

Please review the enclosed Important Notices document, which provides essential information about your benefits and legal notices applicable to the Archdiocese of Boston Benefit Plans.

As always, please feel free to contact the Benefits Office at (617) 746-5640 or benefits@rcab.org if you have questions regarding any of the information above.

Sincerely,

A handwritten signature in black ink, appearing to be "CG" with a stylized flourish.

Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Benefit Trusts