



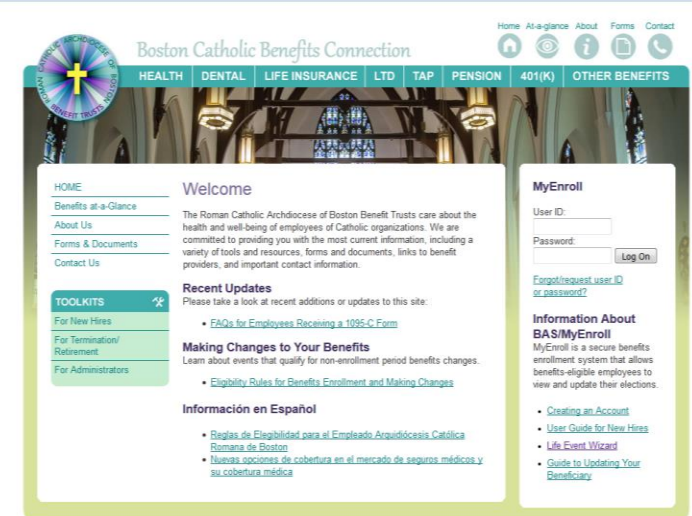
RCAB Health and Dental Plan Open Enrollment Presentation

May-June 2020

Annual Open Enrollment

- Opportunity to enroll in Medical and/or Dental Plans or make changes to your elections, with Plan enrollment/changes effective July 1, 2020
- Annual Open Enrollment will occur every year May/June, with effective date of July 1
- Outside of window, you must have a **qualifying life event** to make a change in Medical or Dental Plan coverage (30-day window) and provide supporting documentation
- Log in to MyEnroll through catholicbenefits.org to make changes and review current elections

Monday, May 11 to
Friday, June 12



The screenshot displays the website for the Boston Catholic Benefits Connection. The header includes the organization's name and navigation links for Home, At-a-glance, About, Forms, and Contact. A main navigation bar lists various benefit categories: HEALTH, DENTAL, LIFE INSURANCE, LTD, TAP, PENSION, 401(K), and OTHER BENEFITS. The main content area is divided into several sections: a 'HOME' sidebar with links to Benefits at-a-Glance, About Us, Forms & Documents, and Contact Us; a 'Welcome' message from the Roman Catholic Archdiocese of Boston; 'Recent Updates' and 'Making Changes to Your Benefits' sections with links to FAQs and eligibility rules; and an 'Información en Español' section. On the right, the 'MyEnroll' section features a login form with fields for User ID and Password, a 'Log On' button, and links for forgotten credentials and information about the MyEnroll system.

RCAB Health Plan Options Summary - July 1, 2020

Member Cost Share Provisions	Blue Cross Blue Shield - Enhanced PPO Plan		Blue Cross Blue Shield - Basic PPO Plan	
	Blue Cross PPO Network	Out of Network	Blue Cross PPO Network	Out of Network
Deductible	\$500 Ind / \$1,000 Fam	\$1,000 Ind / \$2,000 Fam	\$2,500 Ind/ \$5,000 Fam	\$5,000 Ind/ \$10,000 Fam
Coinsurance	90%	70%	80%	60%
Medical Out-of-Pocket Maximum	\$1,500 / \$3,000	\$3,000 / \$9,000	\$3,000 / \$6,000	\$6,000 / \$12,000
PCP - Preventive Visits	Covered in Full	30% after deductible	Covered in Full	40% after deductible
PCP - Sick Visit	\$25	30% after deductible	\$30	40% after deductible
Telehealth	\$10	not covered	\$15	not covered
Specialist Visit	\$40 per visit; \$25/physical therapist visit; \$25/chiropractor visit; \$25/acupuncture visit	30% after deductible	\$50 per visit; \$30/physical therapist visit; \$30/chiropractor visit; \$30/acupuncture visit	40% after deductible
Inpatient Care	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Outpatient Care (Hospital)	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Diagnostic test (x-ray, blood work)	\$25 per day	30% after deductible	\$30 per day	40% after deductible
Imaging (CT/PET scans, MRIs)	10% after deductible	30% after deductible	20% after deductible	40% after deductible
Urgent Care	\$40	30% after deductible	\$50	40% after deductible
CVS MinuteClinic	\$5	n/a	\$5	n/a
Emergency Room Visit	\$150	\$150	\$250	\$250
Pharmacy copays	Retail: \$10 generic; \$30 preferred brand; \$50 non-preferred brand Mail: 2x Retail co-pay Out-of-pocket Max: \$1,500 / \$3,000		Retail: \$15 generic; \$35 preferred brand; \$55 non-preferred brand Mail: 2x Retail co-pay Out-of-pocket Max: \$1,500 / \$3,000	

Changes to the Archdiocese Health Plans



The Power of Blue

FAVORABLE RATES

- Rates decrease by 9.6% for Individual coverage
- Rates increase by 1% for Family coverage
- **Important Note:** Employee deductions could change by different % if employer has changed cost sharing; log in to MyEnroll and/or check with your employer to confirm



TRANSITION TO PREFERRED PROVIDER PLAN (PPO)

- Referrals no longer needed from PCP to see other provider, including specialist
- No longer need to “designate” a PCP with Blue Cross, but all members still encouraged visit PCP regularly
- National network
- Enrolled employees and dependents will receive new Blue Cross ID cards with the PPO designation.

CHANGE TO OUT-OF-POCKET COSTS FOR DIAGNOSTIC LAB AND X-RAY SERVICES

- Tests no longer subject to a deductible and co-insurance
- Cost will be an office visit co-pay, at level charged for office visit with your PCP



Changes to the Archdiocese Health Plans

NEW INDIVIDUAL + 1 TIER

- Cost is nearly 19% less than Family rate effective 7/1/20
- Employees currently enrolled in the Family tier who have only one enrolled dependent will automatically be moved to the Individual +1 tier, effective 7/1/2020
- Employees currently enrolled in the Individual tier who want to add one dependent must do so by 5 p.m. on June 12
- Eligible dependents include a spouse, dependent child up to age 26, and disabled dependent child (any age)

ACUPUNCTURE

- Effective 7/1/2020, 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
- Acupuncture can help with long-term pain and other chronic conditions, allowing some patients to avoid medications and/or invasive surgery
- Acupuncture may also help with mental health, headaches and migraines, and substance abuse or addiction

Be Healthy. Get Rewarded.

Earn rewards when you complete approved healthy activities through the RCAB Health Plan's wellness incentive program.

- Employees and spouses enrolled in one of the Archdiocese Health Plans can each earn up to **\$1,000 per Plan Year** in a tax-free Health Reimbursement Arrangement (HRA) account with Health Equity. Program resets July 1.
- Increase from \$750 HRA/per enrolled employee and per enrolled spouse per Plan Year
- In order to earn HRA points, you must be registered in AHealthyMe at ahealthyme.com/login
- Each point can be used as one dollar in your HRA account
- Focus of program will be on Health Coaching and Care Management – earn \$500 of the \$1,000 from either wellness component



ahealthyme[®]
Everything to live a healthier life

Coaching/Care Management

In the new Plan Year, telephonic health coaching is the focus.

Health Coaching: Work with a Blue Cross Blue Shield certified wellness coach who can provide one-on-one support to help you meet your personal health goal.

Care Management: Set and meet one health improvement goal with a nurse coach. Care management is for those with chronic or complex health conditions and associated co-morbidities and lifestyle. If eligible for the program, a nurse coach will reach out to you.

Earn **\$500 HRA** if you successfully complete your goal!

Additional Benefits for Health Plan Members



- Serve as a Wellness Champion for your location and earn \$150 HRA per Plan Year – a \$50 HRA increase from last year!
- \$150 in Wellness Rewards per enrolled employee and spouse per Plan Year – reimbursement for wellness-related purchases
catholicbenefits.org/PDF/health/wellness/wellness_rewards.pdf
- Blue365 – Discounts on fitness equipment, gym memberships, Fitbits, other healthy items and experiences

Telehealth Benefits

Convenience, Safety, and Savings

- Telehealth visits - employees and family members can make “virtual” visits to health care providers for certain issues with a reduced co-pay through Well Connection (register at wellconnection.com/landing.htm)
- Smart phone, tablet, PC or laptop with camera and mic is all that is needed
- Co-pays are less than co-payments for a PCP office visit - \$10 (Enhanced)/\$15 (Basic)
- 24/7 access for issues such as COVID-19 initial diagnosis questions, poison ivy, strep throat, migraines, pink eye, etc.
- Behavioral health visits can be scheduled, with repeat visits to the same provider. Newly expanded coverage to a national network of psychiatrists



MASSACHUSETTS

Archdiocese of Boston Dental Plan

Delta Dental of Massachusetts - As a member of the Delta Dental PPO Plus Premier plan, you will enjoy outstanding access and considerable savings by leveraging two national dental networks, Delta Dental PPO and Delta Dental Premier.

Plus enjoy additional benefits:

- Coverage for orthodontics
 - 50% to a lifetime maximum of \$1,000
- Coverage for dental implants
 - Covered as a major restorative benefit
- Periodic oral exam, cleanings, and bitewing x-rays 2 times/calendar year (vs. every 6 months)
- Current Plan Year/calendar year maximum is \$1,500 per member (employee, spouse, child)
 - **Rollover Max** allows qualifying members to carry over a portion of unused benefit dollars into subsequent years (more details regarding the Rollover Max can be found at catholicbenefits.org/PDF/dental/rollovermax.pdf)



Archdiocese 401(k) Plan Reminders

- Benefit-eligible employees (and participating priests) may contribute up to legal maximums beginning with first paycheck
 - Legal maximum for 2020 is **\$19,500** (\$26,000 if age 50+)
 - New hires are **automatically enrolled** with a 3% pre-tax contribution approximately 45 days after hire
- Options
 - Pre-tax or Roth after-tax
 - Fixed percentage or specific dollar amount
- Complete a Salary Deferral Form found at catholicbenefits.org/401k/deferral.pdf and submit to the payroll contact at your location
- Track your investments, change investment selections, and designate a beneficiary by logging in to your TIAA account at tiaa.org.



Employer Matching Contributions to 401(k)

- Employees with 1+ year of benefit eligible service (and participating priests) will receive:
 - A matching contribution of 100% of the first 3% of wages contributed, plus 50% of the next 2% contributed, for a maximum match of 4%.
 - Matching contribution is immediately vested (as are all employee contributions)

Translation:

Contribute at least 5% to receive the maximum match of 4%



- TIAA is available to provide one-on-one, half hour financial counseling sessions over the phone on 5/22, 6/9, 6/11, 6/18, 6/25, 6/26, from 9 a.m. to 4 p.m. This service is offered at no cost as a part of the RCAB 401(k) Plan. Register for a session by calling TIAA at 800-8353 weekdays, from 8 a.m. to 8 p.m. or accessing the link below.

[tiaa.org/public/support/contact-us/consultations-seminars](https://www.tiaa.org/public/support/contact-us/consultations-seminars)

Life and Long Term Disability Insurance

- Employees are automatically enrolled after one year of benefit-eligible service. Premiums are fully paid for by the employer
- Sun Life - Life and LTD Insurance Carrier
 - **Life Insurance: 2x annual pay, up to age 65 (reduced coverage after age 65)**
 - Log in to MyEnroll through catholicbenefits.org to designate or confirm your life insurance beneficiary
 - **LTD: 60% of pay after 26 weeks of disability**
- Employee Assistance Program resources available 24/7 – Free, confidential access to a consultant for help with anxiety, stress, depression, finances, legal problems, elder care, and more. Visit catholicbenefits.org/other/other.htm for more information.
- Travel Assistance and ID Theft Protection Programs



Transition Assistance Program (TAP)

- Employees are automatically enrolled after one year of benefit-eligible service
- Catholic schools, parishes, and other related church organizations are not covered by the MA unemployment insurance program, so the Archdiocese created a private unemployment program in the mid-1990s
 - Benefits of up to 50% of weekly wages are paid to employees who are involuntarily terminated on a permanent basis and who do not qualify for federal or state unemployment benefits
 - Layoff/reduction in force
 - Job performance
 - No benefits for serious violations of policy or law
 - Benefits can be paid for up to 30 weeks
- Pandemic Unemployment Assistance (through CARES Act) is available for employees whose employing locations are closed due to COVID-19 or for other COVID-19 related reasons. Benefits end December 31, 2020.

Next Steps

- ✓ Log in to MyEnroll at catholicbenefits.org to sign up for Medical or Dental Plans, review your current benefit coverages, or make any changes to your benefit elections.
- ✓ Employee currently on the Medical Plan
 - ✓ Register for Well Connection at wellconnection.com
 - ✓ Register at ahealthyme.com/login to start earning HRA points from completing wellness activities
 - ✓ Submit Wellness Rewards claims to the Benefits Office to receive additional HRA dollars



Questions?

Contact the Archdiocese Benefits Office about the enrollment process or for other questions:

- Website: www.catholicbenefits.org
- Phone: 617-746-5640
- Fax: 617-779-4567
- E-Mail: benefits@rcab.org
- Donna Y. Porter, Assistant Director, Benefits Office
(617) 746-5641 dporter@rcab.org
- Carol Gustavson, Director, Benefits Trusts Plan Administrator
(617) 746-5830 cgustavson@rcab.org

