



**ROMAN CATHOLIC ARCHDIOCESE OF BOSTON
BENEFIT TRUSTS**

66 BROOKS DRIVE, BRAINTREE, MASSACHUSETTS 02184

August 20, 2018

Dear Employee,

The Annual Open Enrollment period for the Roman Catholic Archdiocese of Boston Health and Dental Plans will run from **August 20 through September 14, 2018.**

As announced in May 2018, the Health Plan will be changing to **Blue Cross Blue Shield** for administration, effective October 1, 2018. Employees and family members enrolled in the current Tufts Health Plan will be **automatically enrolled** in the **Enhanced Blue Cross POS Plan** effective October 1. Any employee wishing to opt out of the **Blue Cross Enhanced POS Plan**, whether to enroll in the **Basic Blue Cross POS Plan** or to disenroll entirely, must make an affirmative election in MyEnroll (www.catholicbenefits.org) no later than **5:00 pm on Friday, September 14.** For employees automatically enrolled in the **Blue Cross Enhanced POS Plan** who do not wish to make a change, no action is required. A **Transition Timeline** and additional information about the Plans is listed on the back of this booklet. More information is also available in the two enclosed **Summaries of Benefits and Coverage** and also at www.catholicbenefits.org/newplans/index.htm.



Informational Meetings and Webinars

The Benefits Office will host webinars and on-site meetings at various locations to review the new Blue Cross Plans. Please check with your location’s benefits administrator to see if a meeting will be held there. Below are dates and times for webinars and on-site meetings to which all employees and spouses are invited, regardless of work location. To RSVP for a meeting, please call (617) 746-5640 or email benefits@rcab.org. To sign up for a webinar, type this link into your browser: www.catholicbenefits.org/webinars.

Date/Time	Location/Type
Thursday, August 23, 9:00-10:00 am	Webinar
Friday, August 31, 9:00-10:00 am	Webinar
Wednesday, September 5, 7:00-8:00 pm	Meeting at St. John Parish, 115 Middlesex St, N. Chelmsford
Thursday, September 6, 7:00-8:00 pm	Meeting at Archdiocese Pastoral Center, 66 Brooks Drive, Braintree
Friday, September 7, 4:00-5:00 pm	Webinar
Monday, September 10, 7:00-8:00 pm	Meeting at St. John Parish, 9 Glen Road, Wellesley
Tuesday, September 11, 4:00-5:00 pm	Webinar
Wednesday, September 12, 9:00-10:00 am	Meeting at Archdiocese Pastoral Center, 66 Brooks Drive, Braintree
Thursday, September 13, 4:00-5:00 pm	Webinar

In addition, the Open Enrollment period is your once-a-year opportunity to review your Health and Dental Plan options and make changes to your elections based on your family's needs, including:

- ✓ Change from Individual to Family coverage
- ✓ Enroll in the Health and/or Dental Plans
 - ✓ Terminate enrollment
 - ✓ Add or remove a dependent



If you don't want to make any changes, do nothing. If you do want to make changes to your Health and Dental Plan elections, including changing from the Blue Cross Enhanced POS Plan to the Blue Cross Basic POS Plan, the changes must be made in MyEnroll – www.catholicbenefits.org - **by 5:00 pm, Friday, September 14**. Any changes or enrollments will be effective as of October 1, while terminations will be effective as of September 30. Enrollment changes requested outside this window **MUST be made within 30 days after a qualifying life event** and must include supporting documentation.

2018-2019 Highlights

Health and Dental Plan Payroll Costs

Total monthly Health Plan premiums for the Blue Cross Enhanced POS Plan will be 2.5% lower than the current Tufts Health Plan monthly premiums, effective October 1, 2018. This reduction is based in part on a strategic decision by the Plan's Trustees to utilize reserves built up in the Plan over the last several years to help subsidize the new rates. This reserve subsidy will likely not be available in future years since sufficient reserves must remain in the Plan to pay for unexpectedly high claims expenses in future years. Dental Plan premiums will remain the same through June 30, 2019.



Each location is responsible for setting the cost-sharing for employees for the Health and Dental Plans and for communicating the corresponding payroll deduction amounts to employees. Log in to MyEnroll to see the payroll deductions that apply to the Basic and Enhanced Plans by visiting www.catholicbenefits.org. You can also check with the payroll contact at your location for deduction amounts, which may be changing—either increasing or decreasing—effective October 1, 2018.

Wellness Programs - Earn up to \$900 Per Employee and Spouse This Year

Employees and spouses enrolled in either of the Blue Cross POS Plans can each earn up to **\$750** per Plan year (**\$250** more than prior years) as a contribution to a Health Reimbursement Arrangement (HRA) by participating in the Blue Cross *AHealthyMe* Program between November 1, 2018 and June 30, 2019. HRA dollars are loaded onto a **Health Equity** debit card (sample shown on the back of this booklet) and can be used for deductibles, co-pays, and co-insurance, as well as for qualified dental, vision, and over-the-counter purchases. An additional **\$150** per enrolled employee and spouse can be earned as a Wellness Rewards reimbursement for qualified wellness purchases. Rewards Forms are available now at www.catholicbenefits.org/rewards.pdf. Note that any HRA dollars already earned with Tufts Health Plan will carry over to Blue Cross.



New! Telehealth Benefits

Effective October 1, 2018, employees and family members can make virtual visits to providers who are part of the WellConnection network for minor medical and behavioral health issues. All that is needed is an internet connection and a smartphone, tablet, or computer with a webcam. Co-payments are less than for a PCP office visit. More information about telehealth will be shared after October 1.



No Change to CVS/Caremark or Delta Dental Administration

We will continue to use CVS/Caremark to administer prescription benefits, so employees and family members who will be enrolled in one of the Blue Cross Plans should continue to use the same CVS ID card. **Some co-pays are changing** – please review the chart on the back of this booklet for more information. Additional information about prescription coverage is available at www.catholicbenefits.org/health/rx.htm or at (877) 430-8633.

Delta Dental will continue to administer our Dental Plan. Coverage remains at \$1,500 per enrolled member per calendar year. For employees and family members who have been enrolled for at least one calendar year, the Rollover Maximum program applies to help offset costs in future years following years in which benefits are used at a lower level. More information about the Dental Plan is available at www.catholicbenefits.org/dental/dental.htm or at (800) 872-0500.

Change in Plan Year Effective July 2019

As announced in May 2018, the Health and Dental Plan effective dates will change in 2019 to run from July 1 to June 30 each year. Thus, the upcoming Plan Year will last only 9 months. For this short Plan Year, deductible amounts for the Blue Cross Health Plans will be reduced by \$125 per enrolled member, and out-of-pocket maximums will also be reduced. Reduction amounts vary by enrolled family size.



Other Benefits

Employees are encouraged to log in to MyEnroll during Open Enrollment to review all of their benefit coverages. These may include Life Insurance, Long-Term Disability Insurance, and Transition Assistance unemployment insurance coverage, which are provided to eligible employees at no cost to them.

Important Legal Notices

Please see the enclosed Important Notices document, which provides important information about your benefits and various laws applicable to the RCAB Health Plan.

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'.

Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Benefit Trusts

RCAB Health Plan Options Summary - Effective October 1, 2018

Member Cost Share Provisions	Blue Cross Blue Shield - Enhanced POS Plan		Blue Cross Blue Shield - Basic POS Plan	
	Blue Cross HMO New England Network	Self-referred/Out of Network	Blue Cross HMO New England Network	Self-referred/Out of Network
Deductible	\$500 / \$1,000	\$1,000 / \$2,000	\$2,500 / \$5,000	\$5,000 / \$10,000
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/Physical Therapy	\$25	30% after deductible	\$30	40% after deductible
Telehealth	\$10	not covered	\$15	not covered
Specialist Visit	\$40	30% after deductible	\$50	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
Lab tests, X-rays, Other Tests (diagnostic)	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	

Blue Cross Health Plan Transition Timeline

Date	Event
August 20	Open Enrollment Begins
September 14	Open Enrollment Ends
October 1	Blue Cross coverage in effect
October 1	Incur new wellness expenses and submit Wellness Rewards request
Week of October 1	Blue Cross ID Cards Mailed
Week of October 15	Health Equity HRA Debit Cards Mailed to Employees/Spouses with prior participation in the Wellness Program
November 1	AHealthyMe Participation Begins
Month of November	Webinars on how to participate in AHealthyMe
June 30, 2019	Plan Year Ends

To find a provider in the Blue Cross HMO Blue New England Network, visit www.bluecrossma.com/findadoctor. For questions about medical appointments scheduled for early October, or for coverage, provider, deductible or other questions, please contact Blue Cross member services at (800) 832-3871, **option 3**. Meetings and webinars are also available; see Page 1, above, for details.

Sample ID Cards

