



ROMAN CATHOLIC ARCHDIOCESE OF BOSTON BENEFIT TRUSTS

66 BROOKS DRIVE, BRAINTREE, MASSACHUSETTS 02184

May 20, 2019

Dear Employee,

The Annual Open Enrollment period for the Roman Catholic Archdiocese of Boston Health and Dental Plans will run from **Monday, May 20 through Monday, June 17, 2019**. This 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 without a qualifying life event, including:

- ✓ Switch between Blue Cross Basic & Enhanced Plans
- ✓ 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, they must be made **by 5:00 pm, Monday, June 17**. Any changes or enrollments will be effective as of July 1, while terminations will be 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.

2019-2020 Highlights



Two Health Plan options are available: **Enhanced Blue Cross POS Plan** and **Basic Blue Cross POS Plan**. Total monthly Health Plan premiums for both Blue Cross Plans will remain unchanged through June 30, 2020. 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. Check with the payroll contact at your

location for deduction amounts, which may be changing—either increasing or decreasing—effective July 1, 2019. You may also log in to MyEnroll to see the per payroll deductions that apply to the Health and Dental Plans at catholicbenefits.org. More information about the two Health Plan options is available in the enclosed **Summaries of Benefits and Coverage** and also at catholicbenefits.org/health/health.htm.

WellConnection Telehealth Benefits – Save Money and Time!

Employees and family members enrolled in the Blue Cross Plans can make virtual visits 24/7 to providers who are part of the WellConnection network for minor medical and for behavioral health issues. See the back page of this letter for more information. Co-payments are less than for a PCP office visit (between \$10 and \$15). Register with WellConnection at wellconnection.com by June 30, 2019 and your name will be entered into a raffle to **win a free month of health coverage!**



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

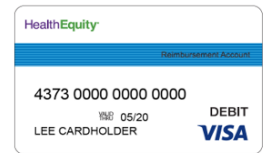
Employees and spouses enrolled in either of the Blue Cross Health Plans can each earn up to \$750 per Plan year as a contribution to a Health



Reimbursement Arrangement (HRA) by participating in the Blue Cross *AHealthyMe* Program between July 1, 2019 and

June 30, 2020. HRA dollars are loaded onto a **Health Equity** debit card and can be used for deductibles, co-pays, and co-insurance, as well as for qualified dental, vision, and over-the-counter purchases. See the enclosed **Blue Cross “Understanding Your Health Plan” flyer** for more details. An additional \$150

per enrolled employee and spouse per Plan Year can be earned as a Wellness Rewards reimbursement for qualified wellness purchases. Rewards Forms are available at catholicbenefits.org/rewards.pdf. Note that any HRA dollars earned in prior years and not spent will carry over to the next Plan Year.



There's An App for That!

Blue Cross, CVS and Delta Dental all have robust mobile tools to help Health and Dental Plan members manage their care and save money. Check claims, view your Blue Cross ID card, track out-of-pocket costs and deductibles and complete *AHealthyMe* activities through the **MyBlue** app. Renew prescriptions, view your CVS ID card, and check drug coverage and cost using the **CVSCaremark** mobile app. Find an in-network dental provider, view your Delta Dental ID card, and estimate costs using the **Delta Dental** mobile app.

Employee Assistance Program Benefits Available to all Benefit-Eligible Employees

Employees with at least one year of benefit-eligible service are automatically covered by employer-paid Life and Long-Term Disability Insurance through Sun Life. To access Employee Assistance Program benefits, such as help with stress or depression, assistance finding elder care, budgeting advice, etc., visit catholicbenefits.org/PDF/other_benefits/eap.pdf. Other benefits are available through Sun Life, such as travel assistance and identity theft protection. Check out the Other Benefits page at catholicbenefits.org/other/other.htm.



Archdiocese 401(k) Plan Reminder

Over 70% of benefit-eligible employees participate in the 401(k) Plan, which provides a 4% match for contributions of 5% or more of compensation after one year of service. It's never too late to start saving or to increase your annual deferrals on either a pre-tax or Roth after-tax basis. Complete a Salary Deferral Form catholicbenefits.org/401k/deferral.pdf and give it to the payroll contact at your location to start or change your current 401(k) deduction. In addition, log in to your TIAA account (tiaa.org) to designate a beneficiary, review your investment options and explore TIAA's tools for financial wellness.



Open Enrollment Webinars

The Benefits Office will host several webinars between May 20 and June 17 to review the highlights of the Blue Cross Plans, the Dental Plan and the other benefits available to employees through the Archdiocese Benefits Office. To view the schedule of dates and sign up for a webinar, type this link into your browser: catholicbenefits.org/webinars.



Log in to MyEnroll/Other Benefits

Employees are encouraged to log in to MyEnroll at catholicbenefits.org 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 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,

Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Benefit Trusts

Getting Sick Isn't Convenient. Well Connection Is.

You can see licensed doctors and providers for minor medical and behavioral health care using live video visits on your favorite device.



Real Doctors. Real Doctor Visits.

Licensed doctors and providers in the Well Connection network have an average of 15 years of experience. They can look up your medical history, diagnose and treat your symptoms, and prescribe medication,* if necessary.



4.8 out of 5
Doctor and provider
rating from our members¹

How It Works

1. Download the Well Connection app, or visit wellconnection.com
2. Create an account and log in
3. Choose the type of service: medical or behavioral
4. Pick an available provider

Benefits of Well Connection



Medical
24/7



Behavioral Health
by Appointment



Secure
and Confidential



Low Cost

Download the app or visit wellconnection.com.



*Some medications, such as controlled substances, cannot be prescribed online.

1. Source: American Well. AmWell TeleHealth Report, February 2018. Patient Satisfaction Survey Data, compiled December 2017-February 2018.