



**Roman Catholic Archdiocese of Boston
Benefit Trusts**

66 Brooks Drive, Braintree, Massachusetts 02184

May 15, 2023

Dear Employee:

This year's Open Enrollment period for the Roman Catholic Archdiocese of Boston Health and Dental Plans is **Monday, May 15 to Tuesday, June 20, 2023**. 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 or the need to submit supporting documentation. During Open Enrollment, examples of election changes include, but are not limited to, the following:

- ✓ Enrolling or terminating enrollment in the Health and/or Dental Plans
- ✓ Switching to or from the Blue Cross Basic, Enhanced, or High Deductible Health Plan
- ✓ Changing between Individual, Family, and Individual +1 coverage
- ✓ 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., Tuesday, June 20** through the MyEnroll system, which can be accessed at myenroll.com. Any changes or enrollments are effective as of July 1 and any terminations are effective as of June 30. Any changes requested outside this window MUST be made within 30 days after a qualifying life event and include supporting documentation. Instructions on how to submit a life event request in MyEnroll can be found at catholicbenefits.org/PDF/myenroll/lifeevents.pdf.

Increased Enhanced, Basic, and High Deductible Health Plan Premiums and Out-of-Pocket Costs

There will be a 6.2% increase to Health Plan premiums, which reflect a subsidy of nearly \$875,000 of Health Benefit Trust reserves. This increase is below benchmarks for similar employers in our region. In addition, Enhanced Plan deductibles, out-of-pocket maximums, and certain prescription co-pays will increase to align with current benchmarking, the first increase to out-of-pocket costs since 2018. Certain prescription co-pays for the Basic Plan will also increase. A summary chart showing these changes is on page 3 of this booklet. Note that Dental Plan premiums remain the same for the new Plan Year.

New! Enhanced ahealthyme Platform Launches on July 1!

AHEALTHYME®

Blue Cross Blue Shield is launching a new *ahealthyme* online program that promotes healthy habits with content, tools, and resources. In order to be able to access the new platform and earn incentive points for participating in the RCAB Health Benefit Trust Wellness Program (up to \$1,150 per enrolled employee and spouse), all enrolled employees and spouses **must register in *ahealthyme* starting July 1, 2023 or later (even if they have registered in the past)**. Sign in to **MyBlue** at member.bluecrossma.com/login and click *ahealthyme* under **My Care**. Once registered, you will be able to access the mobile app, **Alaveda**. Install **Alaveda** from the Apple or Google Play store on your mobile device and enter the code **Wellness**.

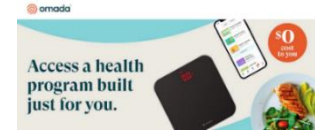
MoveSpring Challenges – Have fun, develop healthy habits, and earn incentives!



The RCAB Health Plans are excited to partner with MoveSpring to offer 11 unique and customized Challenges throughout the Plan Year.

Weight Management Program – Omada

The RCAB Health Plans continue to offer Omada, a digitally-delivered, personalized program that helps participants lose weight and create healthier habits. Since July 2022, the program has been a success with over 163 participants who have lost more than 643 pounds!



Mental Health Program –Learn to Live

Given the prevalence of mental health conditions, employees enrolled in the RCAB Health Plans and their enrolled dependents age 13 and older can benefit from Learn to Live, a self-directed online program based on principles of cognitive behavioral therapy. Since the program's inception, over 153 employees and family members have taken advantage of these resources.



Cash Rewards Through the Blue Cross Blue Shield SmartShopper Program



SmartShopper is a voluntary financial incentive program offered through Blue Cross Blue Shield that rewards enrolled employees (and their enrolled dependents) for comparison “shopping” for in-network medical care at quality, lower-cost providers. If you select a procedure or treatment recommended by SmartShopper, the RCAB Health Plans pass some of the savings to you in the form of cash rewards!

HSA Open Enrollment

Employees currently enrolled in the High Deductible Health Plan who would like to initiate HSA payroll deductions for the first time may do so during the current Open Enrollment period or during HSA Open Enrollment in December.

Contribute to your 401(k) Plan, maximize your match, and save for your future!



Are you taking advantage of all of the tools and resources offered by Voya Financial, the Roman Catholic Archdiocese of Boston 401(k) Retirement Savings Plan's recordkeeper? Access your account via the website at rcab.voya.com, the Voya Retire mobile app, or by calling 855-817-1664. **Don't forget to:**

- Designate your beneficiary
- Contribute up to the IRS maximum of \$22,500 for 2023 (or \$30,000 if age 50 or older)
- Maximize the employer match of 4% by contributing 5% or more of compensation

Open Enrollment Webinars and On-Site Visits



The Archdiocese of Boston Benefits Department will host several webinars between May 15 and June 20 to review highlights of the Health and Dental Plans, the Wellness Program, and the 401(k) Plan. To view the schedule of dates and sign up for a webinar, type into your browser: catholicbenefits.org/webinars.htm. The Benefits Department will also visit selected locations for in-person meetings.

Contact your location's benefits administrator to check if a meeting will occur at your location.

Review Your Benefits Coverage in MyEnroll

During Open Enrollment, log in to MyEnroll at catholicbenefits.org to make changes, review your benefit coverages, and check on payroll deductions effective July 1, 2023. 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 additional cost to them. Check with your location's benefits/payroll contact to confirm eligibility.

Important Legal Notices

Please review the enclosed Important Notices, which provide 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 Department at (617) 746-5640 or benefits@rcab.org if you have any questions.

Sincerely,



Donna Ynaya Porter
Director, Roman Catholic Archdiocese of Boston Benefits Department

Enhanced Plan Changes	Current	Effective 7/1/2023
Deductible (individual, in-network)	\$500	\$750
Deductible (family, in-network)	\$1,000	\$1,500
Deductible (individual, out-of-network)	\$1,000	\$1,500
Deductible (family, out-of-network)	\$2,000	\$3,000
Out of Pocket Maximum (individual, in-network)	\$1,500	\$1,750
Out of Pocket Maximum (family, in-network)	\$3,000	\$3,500
Out of Pocket Maximum (individual, out-of-network)	\$3,000	\$3,500
Out of Pocket Maximum (family, out-of-network)	\$9,000	\$10,500
Prescription co-pay (retail, preferred brand)	\$30	\$35
Prescription co-pay (retail, non-preferred brand)	\$50	\$55
Basic Plan Changes	Current	Effective 7/1/2023
Prescription co-pay (retail, preferred brand) (30-day supply; increase applies to mail order, 2x co-pay for 3x fill)	\$35	\$40
Prescription co-pay (retail, non-preferred brand) (30-day supply; increase applies to mail order, 2x co-pay for 3x fill)	\$55	\$60