



ROMAN CATHOLIC ARCHDIOCESE OF BOSTON BENEFIT TRUSTS

66 BROOKS DRIVE, BRAINTREE, MASSACHUSETTS 02184

August 21, 2017

Dear Employee,

The Annual Open Enrollment period for the Roman Catholic Archdiocese of Boston Health and Dental Plans will run again from **August 21 through September 22, 2017**. 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:

- ✓ 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, Friday, September 22**. Any changes or enrollments will be effective as of October 1, while terminations will be effective as of September 30. Changes requested outside this window **MUST be made within 30 days after a qualifying life event** and include supporting documentation.

2017-2018 Highlights

No Change to Plan's "Grandfathered" Status under Federal Law

The Trustees have made no reductions in benefits for the coming Plan year (October 1, 2017-September 30, 2018). The Plan remains "grandfathered" under the Patient Protection and Affordable Care Act (PPACA). You will be notified if and when the Plan's "grandfathered" status ends.

Continued High Costs in our Health Plan

The Health Plan rates for 2017-18 are projected to increase approximately 11% over current year costs. However, 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 increase only 7.2% for Individual coverage and 4.3% for Family coverage, effective October 1, 2017. In addition, for the Plan year starting October 1, 2017, the Health Plan will purposely charge less than the actual cost of running the Plan by approximately \$1.6 million.

Reasons for High Costs in our Health Plan

The RCAB Health Plan is self-funded, meaning that employer premiums and employee contributions are intended to cover all Health Plan costs. Other than "stop loss" coverage for

claims exceeding \$500,000 per individual, there is no “insurance” for our Health Plan. Thus, employers and employees participating in the Health Plan have a direct stake in how Health Plan dollars are spent.

Many employees and enrolled family members have chronic and/or complex medical conditions, yet many fail to engage in ongoing case management offered by Tufts Health Plan, resulting in higher costs for our Health Plan. Our population is also less healthy. A recent review of this year’s enrollment and claims data comparing our population to enrollees covered under the typical Massachusetts employer reveals:



- | | |
|---|---|
| 46% higher incidence of cancer | 16% higher incidence of diabetes |
| 14% higher incidence of high blood pressure | 26% higher incidence of coronary artery disease |
| 14% higher incidence of lung disease (COPD) | 9% higher incidence of high cholesterol |

All enrolled employees and spouses can receive confidential one-on-one health coaching, regardless of health status. For information on how to access a health coach (for which you may also earn \$100 HRA dollars), visit www.catholicbenefits.org/coaching.pdf.

Possible Changes to the Health Plan AFTER the 2017-2018 Plan Year

The Health Plan Trustees have been actively reviewing alternative plan design features for subsequent Plan years to slow the trend of increasing costs. Some examples include:

- A new carrier
- An in-network deductible and higher co-pays
- Removal of high-cost hospitals from the network or additional co-pays for their use

Any changes to the Health Plan would increase employee out-of-pocket costs for future Plan years. Participation in the *Momentum+* Wellness Program this year is recommended to help cushion employee budgets in advance.

Momentum+ Wellness Program and Wellness Rewards – Earn up to \$1,300 this Year

Enrolled employees and spouses can each earn up to a **\$500 (\$1,000 total)** contribution to a Health Reimbursement Account (HRA) per Plan year by participating in the Momentum+ Wellness Program. HRA dollars can be used toward co-pays to reduce out-of-pocket costs. An additional **\$150** per enrolled employee and spouse (**\$300 total**) can be earned as a

reimbursement through the Wellness Rewards Program. Rewards Forms are available at www.catholicbenefits.org/rewards.pdf. HRA dollars do not expire as long as employees remain enrolled in the Health Plan, so earn these dollars now to defray future increases.



Go Mobile with CVS Caremark/Save with Your Extra Care Health Card

CVS has many mobile tools to help Health Plan members manage their care and save money. Renew prescriptions, view your ID card, and check drug coverage and cost using the CVS/Caremark mobile app. In addition, Health Plan members can save 20% on CVS brand health care items by using the ExtraCare Health Card. Visit www.catholicbenefits.org/extracare.pdf for more information.



Dental Plan Premium Increase

The Dental Plan premiums will increase by 3.5% effective October 1, 2017.

In addition, **fillings will now be covered at 80%** and will also be **subject to the \$50 per person annual deductible**. Visit www.catholicbenefits.org/delta.pdf for more information.

Change to Sun Life for Life and Long-Term Disability Insurance

Employees with at least one year of benefit-eligible service are automatically covered by employer-paid Life and Long-Term Disability Insurance. Sun Life, the new carrier, offers other benefits such as an Employee Assistance Program (EAP), Emergency Travel Assistance and Identity Theft Protection. More information is available at



www.catholicbenefits.org/other. Also, take this opportunity to review your life insurance beneficiary designation(s) by navigating to www.catholicbenefits.org and logging in to your MyEnroll account **and** review your TIAA 401(k) Plan beneficiary designation(s) through www.tiaa.org.



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. The PPACA requires that we deliver the enclosed Summary of Benefits and Coverage (SBC) to you, which describes the features of the RCAB Health Plan, administered by Tufts Health Plan and CVS/Caremark.

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 read 'CG'.

Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Benefit Trusts