



Roman Catholic Archdiocese of Boston Lay Benefits Office

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All Benefit Plans Update

Open Enrollment 2017

Agenda

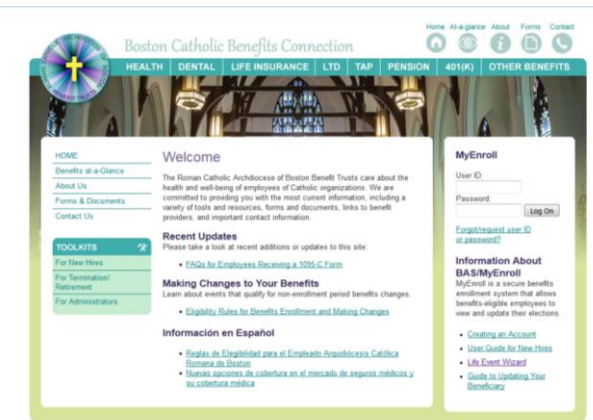
- Open Enrollment
- Health Plan Update
 - Future Changes
 - Momentum+ Wellness Program
 - Wellness – Extra Credit!
- Dental Plan Update
- Other Benefits
- Contact Us



Open Enrollment 2017

- Annual opportunity to make changes to medical and dental plan enrollment
- Review your coverage options and costs
- Examples of changes include:
 - Add coverage or drop coverage/dependents
 - Change from individual to family coverage, or vice versa
- Outside of this period, you must have a **qualifying life event** to make a change in medical or dental coverage
- www.BostonCatholicBenefits.org

**Monday, August 21
through
Friday, September 22, 2017**



Health Plan Update/Possible Future Changes

- Health Plan rates will increase by 4.3% (family) and 7.2% (individual) effective October 1, 2017

Examples of Possible Changes to RCAB Health Plan (10/1/18 or later)	
Current Plan	Possible New Plan
Tufts Health Plan/CVS Caremark	United Health Care, Blue Cross of MA, other
same coverage at any hospital in MA	coverage only at 2/3 of MA hospitals (Mass General, Newton Wellesley, others excluded)
100% coverage for inpatient procedure, after co-pay (same for all hospitals)	certain hospitals require higher co-pay (Brigham & Women's, others)
no in-network deductible for any type of care	deductible applicable to all inpatient and outpatient care (\$500-\$1,000 per member per year)
\$10 co-pay for generic prescription (30 day supply)	\$20+ co-pay for generic prescription (30 day supply)
\$100 co-pay for ER visit	\$250 co-pay for ER visit
broad "formulary" for prescription medications	more medications fully excluded or subject to prior authorization, quantity limits, etc.
one Plan choice - and all employees pay for cost of services, regardless of utilization, through payroll deductions	multiple Plan choices - including one that would allow lower payroll deductions but higher payments when treatment is received

Health Plan Wellness Program

- Wellness Rewards - Receive up to **\$150** per employee and **NEW!** per spouse reimbursement, per Plan year, into an Health Reimbursement Account for eligible wellness-related expenses
- Plan Year ends September 30 – new reimbursement applies October 1
- Eligible expenses:
 - Fitness club membership or classes
 - Fitness tracker purchase (FitBit, etc.)
 - Weight and stress management classes
 - Sports team dues
 - Other



Momentum+ Wellness Program

- Employees and Spouses enrolled in the RCAB Health Plan can also each earn up to **\$500** per plan year into an HRA
- HRA can be used to pay for medical and Rx copays (does not include vision or dental)
- Variety of wellness activities are available to earn credits
- **Less than 10%** of employees and spouses enrolled in our Health Plan participate
- **WIFM:** Get started today at mytuftshealthplan.com to earn double credits through September 30, 2018 **and** the chance for **free** Health Plan coverage for a year! See flyer for details.



Dental Plan Update

- Premiums will increase by 3.5% effective October 1, 2017
- New: Fillings will be covered at 80% and subject to \$50 deductible
- Remainder of Plan design remains in place:
 - Coverage for **orthodontics** - 50% to a lifetime maximum of \$1,000
 - Coverage for **dental implants** – at 50%
 - **Rollover Maximum** – carry forward up to \$500 in unused funds from each year in which at least one cleaning occurred
 - Use **Delta Dental network PPO providers** (dentists, orthodontists, periodontists, endodontists) for most savings
- Online access to your dental information at www.deltadentalma.com



Other Benefits

- Sun Life is the new Life and Long-Term Disability Insurance carrier effective October 1, 2017
 - Employee Assistance Program, Travel Assistance, and ID Theft Protection Programs
 - www.BostonCatholicBenefits.org/other
 - Log in to MyEnroll through www.BostonCatholicBenefits.org to confirm your life insurance beneficiary
- RCAB 401(k) Plan
 - New Hires will be automatically enrolled – packet will be mailed
 - Many investment options
 - Log in to www.tiaa.org to check your balance, designate a beneficiary, learn more about saving for retirement
 - Start, stop or change deferrals at any time – forms available at www.bostoncatholicbenefits.org/401k.

