

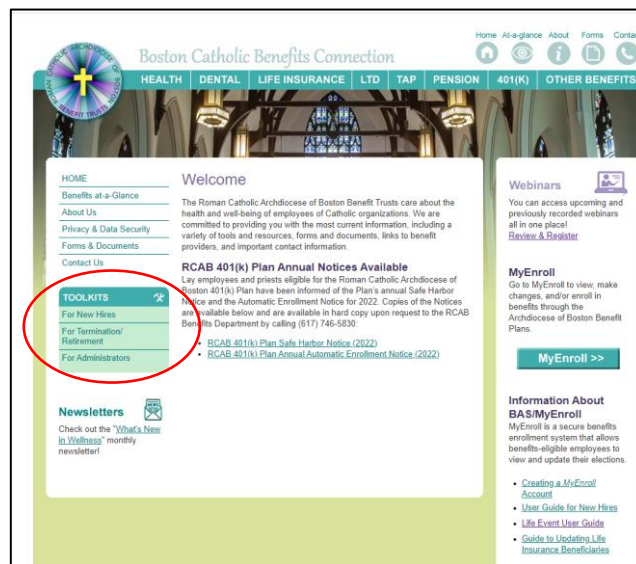
Lay Benefit Plans Overview

ELIGIBILITY

- Must work at least 1,000 hours/year
 - 20 hours/week for year-round employees
 - 24 hours/week for 10-month employees
- Applies to all RCAB Benefit Plans
 - Health, Dental, Life Insurance, Long-Term Disability, TAP & 401(k)
- Lay employees should be coded as Benefits-Eligible in PrimePay under Benefit Status (even if the employee waives enrollment in Medical/Dental)
- Note: Religious priests and sisters and non-diocesan priests can also enroll in lay Medical and Dental Plans if they work at least 1,000 hours per year
- For information on Multiple Location Employees - catholicbenefits.org/PDF/MLE_letter_to_locations.pdf
- For additional information on benefit eligibility - catholicbenefits.org/whatifi.htm

PARISH-LEVEL ADMINISTRATION

- catholicbenefits.org
- Administrator Toolkit is “THE” source of information
- See also the New Hire and Termination Toolkits on the left navigation menu



- Log in to BAS/MyEnroll through catholicbenefits.org for enrollment in all benefits except 401(k). You can also view your monthly invoices with Administrator Access to BAS/MyEnroll.

- For new hires/employees newly eligible for benefits due to increased hours:
 - New Hire Toolkit
 - catholicbenefits.org/new_hires.htm
 - BAS/MyEnroll User Guide for New Hires
 - catholicbenefits.org/PDF/myenroll/guide.pdf
 - 401(k) Salary Deferral Form
 - catholicbenefits.org/401k/deferral.pdf
- For departing employees/employees changing to not benefit eligible due to decreased hours:
 - Termination/Retirement Toolkit
 - <http://www.catholicbenefits.org/terminations.htm>
- For employees who experience a “qualifying life event” outside of new hire enrollment and Open Enrollment (below), enrollment of employee/spouse/dependent children is allowed within 30 days of the event. Employees must log in to MyEnroll to request a change in coverage.
catholicbenefits.org/PDF/myenroll/lifeevents.pdf

Examples:

- birth or adoption of a child
 - marriage of the employee
 - death of a dependent
 - divorce of the employee
 - Employee’s loss of coverage or enrollment in new coverage obtained through employee's spouse or through a government agency
 - Dependent’s loss of coverage or enrollment in new coverage under other plan such as student plan, parent’s plan, job loss or through a government agency
 - addition of dependent due to court order or other legal mandate
- Open Enrollment for the Medical/Dental Plans is held in May and June, with a July 1 effective date.
 - Opportunity for employees to review coverage options, compare them to their needs, and make benefit elections and changes
 - Required notices and information distributed to employees
 - All changes are processed through MyEnroll
 - Section 125 Plan Election
 - Health and Dental employee contributions may be paid for on a pre-tax basis (free from state, federal, and FICA taxes)

MEDICAL PLANS

- catholicbenefits.org/health/health.htm
- Self-insured Plans administered by Blue Cross Blue Shield of Massachusetts for medical services and CVS Caremark for prescriptions
- 3 Plan Options
 - Enhanced
 - Basic
 - High Deductible Health Plan with HSA
- Eligibility for Medical coverage begins on the first calendar day of the month following the date of hire or

date of benefit eligibility (for employees initially hired as limited part-time/not benefit eligible). If the date of hire is the first of the month, eligibility for the Medical Plan begins on that date.

- Medicare as Primary Payer
 - For “small employers” with less than 20 active lay employees for 20+ weeks/year (current and preceding calendar years)
 - Employee and/or spouse at least age 65 who are also enrolled in one of the RCAB Health Plans; encourage them to enroll in Medicare Parts A and B
 - Requires application for each location and for each qualifying employee/spouse
 - Billing to the parish for Medical is reduced by cost of Medicare Part B premium, and the Medical premium charged to the parish for the employee/spouse enrolled in Medicare Part B is discounted by 10%
 - Different plan design: free urgent care visits to CVS Minute Clinic; \$5 generic prescription co-pays on Enhanced Plan; \$100 annual reimbursement for eyeglasses or contact lenses

DENTAL PLAN

- catholicbenefits.org/dental/dental.htm
- Self-insured Plan administered by Delta Dental
- Calendar year maximum of \$1,500
 - Preventative benefits paid at 100% of “usual and customary” charge
 - Restorative at 80% of “usual and customary” charge
 - Major restorative at 50% of “usual and customary” charge
- Eligibility for Dental coverage begins on the first calendar day of the month following the date of hire. If the date of hire is the first of the month, eligibility for the Dental Plan begins on that date.

GROUP TERM LIFE INSURANCE

- catholicbenefits.org/life_ins/life_ins.htm
- Employees are automatically enrolled on the first day of the calendar month following completion of one year of benefit-eligible service during which the employee worked at least 1,000 hours with one or more participating employers. Credit is provided for prior benefit-eligible service with a participating RCAB location, as long as the employee had a full year of such service in the past.
- Employer-paid benefit.
- Coverage = 2 times annual earnings, maximum \$300k, minimum \$10k. Coverage amount is reduced for employees age 65 and older.
- AD&D - double indemnity if die in an accident, other benefits for dismemberment.
- Imputed income is entered into PrimePay for coverage amounts of \$50,000 and over (reported to IRS and taxed through PrimePay).
- Premiums are billed to/paid by the RCAB location based on the employee’s annual earnings (i.e., gross wages from prior calendar year, or pro-rated wages if employee did not work the full prior calendar year). Included on the monthly invoice from BAS/MyEnroll.

LONG-TERM DISABILITY INSURANCE

- catholicbenefits.org/ltd/ltd.htm
- Employees are automatically enrolled on the first day of the calendar month following completion of one year of benefit-eligible service during which the employee worked at least 1,000 hours with one or more participating employers. Credit is provided for prior benefit-eligible service with a participating RCAB location, as long as the employee had a full year of such service in the past.
- Employer-paid benefit.

- Monthly income benefit of 60% of base pay after 26 weeks of disability.
 - Maximum benefit = \$10,000 per month.
- Benefit is taxable when paid.
- Premiums are billed to/paid by the RCAB location based on the employee's annual earnings (i.e., gross wages from prior calendar year, or pro-rated wages if employee did not work the full prior calendar year). Included on the monthly invoice from BAS/MyEnroll.

TRANSITION ASSISTANCE PROGRAM

- catholicbenefits.org/tap/tap.htm
- Employees are automatically enrolled on the first day of the calendar month following completion of one year of benefit-eligible service during which the employee worked at least 1,000 hours with one or more participating employers. Credit is provided for prior benefit-eligible service with a participating RCAB location, as long as the employee had a full year of such service in the past.
- Employer-paid benefit.
- Benefits are in lieu of state or federal unemployment insurance as a benefit paid to employees involuntarily terminated (except in cases of gross misconduct).
- Benefit is up to 50% of salary (up to state weekly maximum payment amount) for up to 30 weeks.
- Human Resources administers this benefit.
- Premiums are billed to/paid by the RCAB location based on the employee's annual earnings (i.e., gross wages from prior calendar year, or pro-rated wages if employee did not work the full prior calendar year). Included on the monthly invoice from BAS/MyEnroll.

401(k) RETIREMENT SAVINGS PLAN

- catholicbenefits.org/401k/401k.htm
- Employees are automatically enrolled in the 401(k) Plan with a 3% pre-tax deduction on the first pay date on or after 45 days from date of hire, rehire, or date of change to benefit-eligible status.
- Employees and Boston incardinated priests are eligible to contribute as early as the 1st pay period following date of hire, re-hire or change to benefit-eligible status. Contribution amounts can be changed at any time/no "open enrollment" restrictions apply.
- Contribute on a pre-tax or Roth after-tax basis.
- Contribute a % of pay or set dollar amount each pay period.
- Maximum pre-tax/Roth contribution is set each year by the IRS.
- If age 50+ during the calendar year, may add catch-up contribution.
- Employer matching contribution is 100% of the first 3% contributed plus 50% of the next 2% contributed, for a maximum of 4% for employees who contribute at least 5% of their eligible wages. The match is available to lay employees after one year of service (including prior service at a participating employer of at least one year). The match is available to Boston priests as soon as contributions begin.
- All employee/priest contributions and matching contributions are 100% immediately vested.
- An administrative fee is charged to employers through the payroll system (401A) equal to 0.15% of eligible wages for all benefit-eligible employees (regardless of whether they are contributing to the Plan). Fees help cover legal, actuarial, office overhead, etc.
- Employees pay for investment manager and recordkeeper fees out of their 401(k) account balances.
- Free financial counseling sessions are available from TIAA.
- Variety of investment options available.

CONTACT INFORMATION

catholicbenefits.org

Kerri Shorter – Benefits/HCM Manager

Direct Dial: (617) 746-5671

Email: kshorter@rcab.org

Donna Ynaya Porter - Director

Direct Dial: (617) 746-5641

Email: dporter@rcab.org

Carol Gustavson – Plan Administrator

Direct Dial: (617) 746-5830

Email: cgustavson@rcab.org