



Archdiocese of Boston Benefit Plan Presentation for New Hires

July 1, 2023 - June 30, 2024

Lay Benefits Department

Benefit Plans Offered



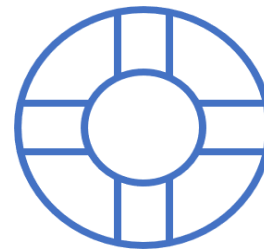
Health



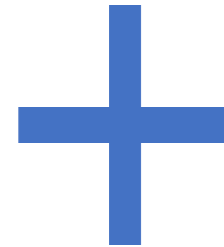
Dental



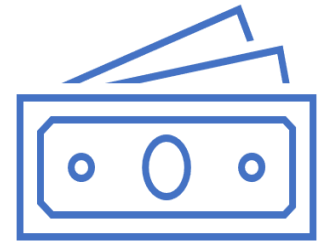
*401(k)
Retirement
Plan*



Life insurance



*Long-Term
Disability*

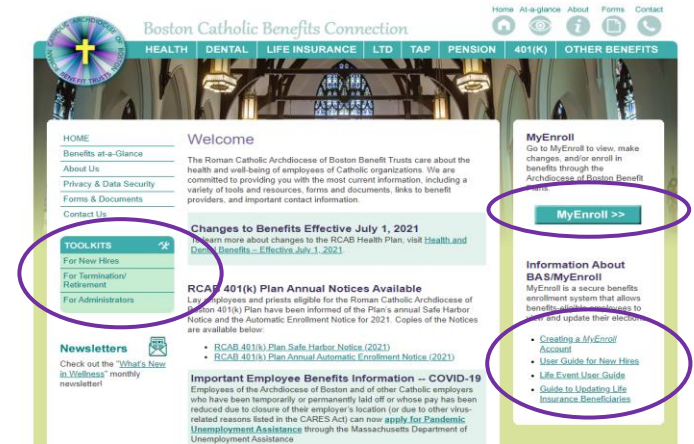


*Transition
Assistance
Program (TAP)*

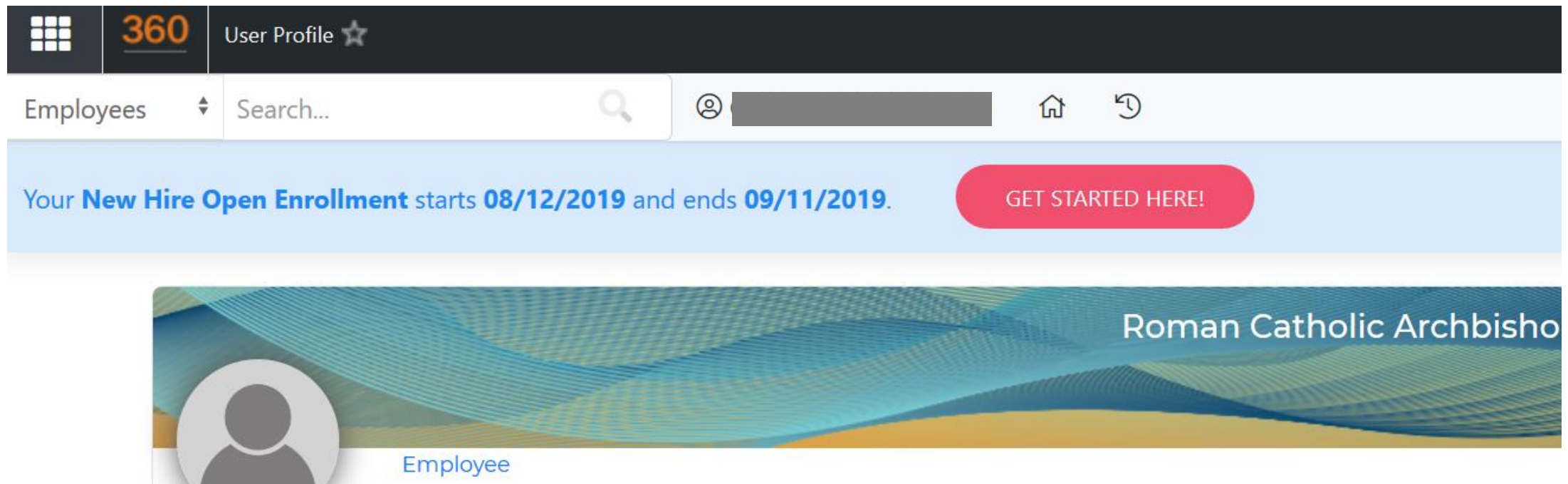
- School employees who work 10 months/year must work at least 24 hours/week to be eligible
- Employees who work year-round must be scheduled to work at least 20 hours/week and 1,000 hours per year

Benefits Website

- catholicbenefits.org
- MyEnroll is the secure online enrollment system
- Toolkits for specific audiences
- Tabs for each benefit plan (no password required)
- You will receive an email from MyEnroll asking you to validate your identity. Follow the instructions in the email for easiest access to the system.



New Hire Wizard



Elections for health and dental insurance must be made within 30 days of date of hire.

Health and Dental Plan Enrollment/Costs

- Coverage is effective the 1st of the month following date of hire, or the date of hire if hire date is the 1st of the month (ex. September 1st)
- Eligible employees can enroll in an Individual, Individual +1, or Family Health Plan coverage
- Individual employees can view cost per payroll in MyEnroll (catholicbenefits.org)
- Dependent children can be covered until age 26
- Other opportunities to make a change in health/dental elections include:
 - Within 30 days of a qualifying life event
(marriage, birth of a child, loss of coverage, enrollment in other coverage)
 - Annual open enrollment period (Plan Year is July 1- June 30)





Health and Dental Plan Premiums and Cost Sharing

- Premiums are set annually by the RCAB Health Plan Trustees, effective July 1
- Employers typically share the cost of Health Plan with employees, setting cost-sharing based on budget, retention/recruitment needs, and other factors
 - Cost sharing is set annually, effective July 1 each year
 - Dental Plan cost is typically paid fully by employees
- Location business office should also have cost sharing

RCAB Health Plans

- Administered by Blue Cross Blue Shield and CVS/Caremark
 - Enhanced Plan PPO
 - Basic Plan PPO
 - High Deductible Health Plan (HDHP)
- Preferred Provider Organization (PPO)
- Find an In-Network Provider – <https://member.bluecrossma.com/fad>
 - When prompted to enter a network, enter “PPO OR EPO”
- No referrals needed to see a specialist; national network
- No co-pay for annual wellness exam with in-network PCP or certain other preventive visits/screenings/medications
- Virtual Primary Care option available
- Additional benefits available at no additional cost to you
 - Diabetes and weight management (Livongo and Omada)
 - Digital mental health program (Learn to Live)
 - Smart Shopper voluntary financial incentive program



RCAB Health Plan Options Summary July 1, 2023 – June 30, 2024

RCAB Health Plan Options Summary - July 1, 2023 - June 30, 2024						
Member Cost Share Provisions	Blue Cross Blue Shield - Enhanced PPO Plan		Blue Cross Blue Shield - Basic PPO Plan		High Deductible Health Plan	
	Blue Cross PPO Network	Out-of-Network	Blue Cross PPO Network	Out-of-Network	Blue Cross PPO Network	Out-of-Network
Deductible	\$750 Ind / \$1,500 Fam	\$1,500 Ind / \$3,000 Fam	\$2,500 Ind/ \$5,000 Fam	\$5,000 Ind/ \$10,000 Fam	\$4,000 Ind/ \$8,000 Fam	\$8,000 Ind/ \$16,000 Fam
Coinsurance (Plan pays)	90%	70%	80%	60%	80%	60%
Medical Out-of-Pocket Maximum	\$1,750 / \$3,500	\$3,500 / \$10,500	\$3,000 / \$6,000	\$6,000 / \$12,000	\$7,000 Ind / \$14,000 Fam	\$14,000 Ind / \$28,000 Fam
PCP - Preventive Visits	Covered in Full	30% after deductible	Covered in Full	40% after deductible	Covered in Full	40% after deductible
PCP - Sick Visit	\$25	30% after deductible	\$30	40% after deductible	20% after deductible	40% after deductible
Specialist Visit	\$40 per visit; \$25/physical therapist visit; \$25/chiropractor visit; \$25/acupuncture visit	30% after deductible	\$50 per visit; \$30/physical therapist visit; \$30/chiropractor visit; \$30/acupuncture visit	40% after deductible	20% after deductible	40% after deductible
Inpatient Care	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Care (Hospital)	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Diagnostic test (x-ray, blood work)	\$25 per day	30% after deductible	\$30 per day	40% after deductible	20% after deductible	40% after deductible
Imaging (CT/PET scans, MRIs)	10% after deductible	30% after deductible	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Urgent Care	\$40	30% after deductible	\$50	40% after deductible	20% after deductible	40% after deductible
CVS MinuteClinic	\$5	n/a	\$5	n/a	20% after deductible	40% after deductible
Emergency Room Visit	\$150	\$150	\$250	\$250	20% after deductible	40% after deductible
Pharmacy copays	Retail: \$10 generic; \$35 preferred brand; \$55 non-preferred brand Mail: 2x Retail co-pay Out-of-pocket Max: \$1,500 / \$3,000		Retail: \$15 generic; \$40 preferred brand; \$60 non-preferred brand Mail: 2x Retail co-pay Out-of-pocket Max: \$1,500 / \$3,000		Deductible + Coinsurance; Preventive Covered in Full	
Note: "Family" includes Individual +1	Health Benefit Trust's HRA Funding: \$1,150/\$2,300 Employee + Spouse				Heath Benefit Trust's HSA Funding: \$650 Employee/\$1,300 Employee + Spouse	



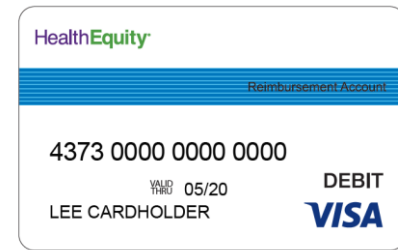
Learn to Live - Digital mental health program available to employees enrolled in the RCAB Health Plans and their family members (age 13 and older); self-paced online programs accessible 24/7.

Omada - Weight management program available to employees and their dependents (age 18 and older) enrolled in the RCAB Health Plans who are at risk for type 2 diabetes or heart disease; customized plan with dedicated health coach, interactive weekly lessons, and easy-to-use digital platform.

SmartShopper - Voluntary financial incentive program offered through Blue Cross Blue Shield of MA that rewards enrolled employees and their enrolled dependents for comparison “shopping” for in-network medical care at high quality, lower-cost providers; cash rewards range from \$50 to \$250 per procedure/treatment

Health Reimbursement Accounts (HRA)

- Only for employees enrolled in the Enhanced or Basic PPO Plans
- HRAs are administered by HealthEquity and cards issued once you earn credit
- Funds can be used toward office visits and prescription copays, deductibles, co-insurance, eligible dental and vision expenses for all family members enrolled in the RCAB Health Plan
- Funds roll over from year to year as long as employees/family members remain enrolled in the Enhanced or Basic Health Plans



Health Savings Accounts (HSA)

- HSAs, administered by HealthEquity, are automatically set up for employees who enroll in the High Deductible Health Plan (HDHP) and are not an option if enrolled in the Enhanced or Basic PPO Health Plans.
- Employees can set aside tax-free dollars to pay for qualified health care expenses, such as deductibles, co-insurance, and qualified medical, dental, and vision services and prescriptions for themselves and their eligible dependents.
- Funds are owned by the employees and fully and immediately “vested.”
- Funds roll over from year to year and do not expire.
- Funds can be used even after employees leave employment or disenroll from the HDHP.

New *ahealthyme* Platform Launches on July 1

- New *ahealthyme* online program features wellness content, tools, and resources on a modernized digital platform
- All enrolled employees and spouses must register in *ahealthyme* July 1, 2023 or later in order to be able to earn points
 - Sign in to MyBlue at member.bluecrossma.com/login
 - Click *ahealthyme* under My Care
 - Install Alaveda from Apple or Google Play store on mobile device and enter code **Wellness**
- One point equals \$10 in your HRA/HSA account
- Seamless access to *ahealthyme* through MyBlue app

AHEALTHYME®

RCAB Health Plan Wellness Program

- Employees and spouses enrolled in the Enhanced and Basic Health Plans can earn up to **\$1,000** each per Plan year into a tax-free Health Reimbursement Arrangement Account (HRA) with HealthEquity.
 - Employees and spouses enrolled in the RCAB High Deductible Health Plan are each eligible to earn up to **\$500** into the employee's Health Savings Account (HSA).
- In order to earn HRA/HSA points, you must be registered for the Blue Cross *ahealthyme* program.
- Incentives provided for:
 - Taking a Personal Health Assessment
 - Attending Well Visits
 - Serving as a Wellness Champion
 - Monthly Challenges through the MoveSpring Challenge Program starting in August
- Wellness Rewards – Each Plan year, get reimbursed for up to \$150 in wellness purchases/memberships. Visit catholicbenefits.org/health/wellnessrewards.pdf for more information.

AHEALTHYME®

MoveSpring

New Challenge Vendor

- MoveSpring Challenge Program – 11 customized Challenges

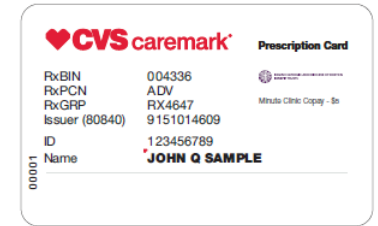
EXAMPLES

- RCAB Strong
 - STEPtember
 - Clean Eating
 - Serve Others
 - Good Night
 - Kindness Counts
 - Around the World in 8 Plates
 - Don't Wait to Hydrate
- Try the mobile app (download from Apple or Google Play stores)
 - Employees and spouses enrolled in the RCAB Health Plans and registered in *ahealthyme* are eligible to participate
 - Eligible employees receive a registration link and code via email
 - Challenges start in August 2023
 - \$50 in HRA/HSA incentives for successful completion of each Challenge



CVS/Caremark Prescription Coverage

- The CVS/Caremark Retail Network includes more than 67,000 participating pharmacies nationwide, including independent pharmacies, chain pharmacies, and CVS/Pharmacy locations.
- You will receive a CVS Caremark ID card in the mail
- Co-pays apply for Enhanced or Basic Plans; deductible and co-insurance apply for HDHP
- Cheaper co-pays for 90-day supply medication through Maintenance Choice; more information at catholicbenefits.org/PDF/health/rx/rx_faqs.pdf.
- For members who continue to fill with 30-day supplies, or who use other pharmacies besides Mail Order or CVS, double co-pay is applied
- Enroll at caremark.com



Additional Benefits



CVS MinuteClinic (use Blue Cross ID card)

- \$5 copay
- Visit for minor illnesses and injuries, skin conditions, flu shots for adults, wellness checks and more

Well Connection – Telehealth benefits

- Virtual visit on your phone/tablet/other device; 24/7 access; lower co-pay (\$10 Enhanced, \$15 Basic)
- Access by signing in to your MyBlue account at <https://member.bluecrossma.com/login>
 - Go to **My Care**
 - Select **Well Connection Video Visits** under **Remote Care**

Catholic Benefits Nurse Line - 1-888-247-2583 – free and confidential

- For questions on medical issues, including when to seek medical attention



RCAB Dental Plan

- Administered by Delta Dental
- Two National Networks
 - PPO
 - Premier ~95% of MA dentists participate
- Coverage also available for out-of-network services
- Preventative (100%), restorative (80%) and major restorative coverage (50%)
- Coverage for orthodontics (50%) and implants (lifetime maximum of \$1,000 - catholicbenefits.org/dental/dental.htm)
- Health Plan members earn \$ into your HRA/HSA for having at least one dental cleaning per year



Archdiocese of Boston 401(k) Plan



- Benefit-eligible employees may contribute up to legal maximums beginning with first paycheck
 - Legal maximum for 2023 is **\$22,500** (\$30,000 if age 50+)
 - May stop, start, change at any time by calling Voya at 855-817-1664 or logging in to your account at rcab.voya.com
- Pre-tax and/or Roth after-tax
- Employees with 1+ year of benefit eligible service will receive:
 - A **matching** contribution of 100% of the first 3% of wages contributed, plus 50% of the next 2% contributed, for a maximum match of 4%
 - Translation: **Contribute at least 5% to receive the maximum match of 4%**
- Review and update your beneficiary information



Life and Long-Term Disability Insurance

- Employees are automatically enrolled after one year of benefit-eligible service. Premiums are fully paid for by the employer.
- Symetra - Life and LTD Insurance Carrier
 - Life Insurance: 2x annual pay, up to age 65 (reduced coverage after age 65)
 - Log in to MyEnroll through catholicbenefits.org to designate or confirm your life insurance beneficiary
 - LTD: 60% of pay after 26 weeks of disability

catholicbenefits.org/life_ins/life_ins.htm
catholicbenefits.org/ltd/ltd.htm

- Employee Assistance Program resources available 24/7



Transition Assistance Program (TAP)

- Employees are automatically enrolled after one year of benefit-eligible service
- Catholic schools, parishes, and other related church organizations are not covered by the MA unemployment insurance program, so the Archdiocese created a private unemployment program in the mid-1990s
- Benefits of up to 50% of weekly wages are paid to employees who are involuntarily terminated on a permanent basis and who do not qualify for federal or state unemployment benefits
 - Layoff/reduction in force
 - Job performance
- No benefits for serious violations of policy or law
- Benefits can be paid for up to 30 weeks

Questions?

Contact the Benefits Office with questions:

- Website: catholicbenefits.org
- Phone: 617-746-5640
- Fax: 617-779-4567
- E-Mail: benefits@rcab.org



- Lisha Bethel, Wellness Program Manager – (617) 746-5642, lbethel@rcab.org
- Donna Ynaya Porter, Director, Benefits Office – (617) 746-5641, dporter@rcab.org