



**Roman Catholic Archdiocese of Boston  
Benefit Trusts**

66 Brooks Drive, Braintree, Massachusetts 02184

May 16, 2022

Dear Employee:

This year's Open Enrollment period for the Roman Catholic Archdiocese of Boston Health and Dental Plans is **Monday, May 16 to Monday, June 13, 2022**. 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



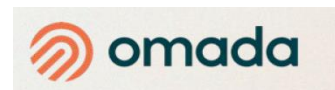
If you would like to keep your current elections, no action is required. If you want to make changes to your Health and/or Dental Plan elections, you must make them **by 5:00 p.m., Monday, June 13** through the MyEnroll system, which can be accessed at [myenroll.com](https://myenroll.com). Any changes 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](https://catholicbenefits.org/PDF/myenroll/lifeevents.pdf).

***Changes to Premiums for Enhanced, Basic, and High Deductible Health Plans***

The new Health Plan premiums take into consideration ongoing increases in health care costs, partly due to COVID-19, and a sizable projected increase in costs for the coming year (roughly 15%). To help offset these rising costs, the Trustees for the Health Plans agreed to use over \$2 million of Plan reserves to help subsidize the premiums in effect July 1, 2022. This decision cut the necessary rate increase for the Plans by more than half. Although premiums will increase, co-pays, deductibles, and out-of-pocket maximums will remain the same in the new Plan Year. The RCAB Health Plans will continue to offer the High Deductible Health Plan (HDHP), a lower-cost alternative to the Basic Plan. To determine how your payroll deductions will change for July 1, please log in to MyEnroll ([myenroll.com](https://myenroll.com)) by June 13 and complete the Open Enrollment module.

Dental Plan rates remain the same for the new Plan Year.

***New! Weight Management Program – Introducing Omada!***



Did you know that an estimated 1 out of every 3 adults in the United States has prediabetes, but 90% don't even know they have it? For the first time, the RCAB Health Plans will be offering Omada, a

digitally-delivered program for people with chronic conditions, such as prediabetes, hypertension, and high cholesterol. Offered to all employees, spouses, and dependents age 18+ enrolled in the RCAB Health Plans, Omada provides interactive lessons, health coaching, peer group support, and an integrated mobile app and cellular-enabled scale to help participants lose weight, reduce their risk for developing type 2 diabetes, and improve overall health. Employees, spouses, and dependents age 18 and older who are enrolled in the RCAB Health Plans take a short risk screening assessment to determine their eligibility to participate in the program. See the enclosed flyer for details.

### *New! Mental Health Program – Introducing Learn to Live!*



Given the increasing incidence of mental health conditions – such as stress, anxiety, and depression – employees enrolled in the RCAB Health Plans and their spouses and dependents age 13 and older can benefit from Learn to Live, a new self-directed online program based on principles of cognitive behavioral therapy. Learn to Live offers comprehensive self-assessments, 24/7 live personalized coaching, and educational resources to help those who may not use, or would like to supplement, in-person therapy, wellness coaching, or mental health treatment with a primary care provider. The enclosed flyer provides additional details.

### *New! Blue Cross Blue Shield SmartShopper – An Incentive Program for Selecting Lower-Cost Providers*

Starting July 1, the RCAB Health Plans will offer SmartShopper, a voluntary financial incentive program offered through Blue Cross Blue Shield of Massachusetts that rewards enrolled employees (and their enrolled dependents) for comparison “shopping” for in-network medical care at quality, lower-cost providers. Through this program, employees and dependents enrolled in the RCAB Health Plans are encouraged to compare providers and prices for certain medical procedures and treatment and to consider options suggested by SmartShopper. If a SmartShopper option is selected, Blue Cross Blue Shield then passes along some of the savings in the form of cash rewards to you! Cash rewards range from \$50 to \$250. More information will be available in July.

### *WellRight Challenges – Continued Variety and Opportunities to Earn Incentives!*



Based on positive feedback from employees and spouses who participated in the RCAB Health Benefit Trust WellRight Challenge Program, the RCAB Health Plans will continue to partner with WellRight, an innovative online wellness vendor, to offer **12 unique and customized Challenges** throughout the Plan Year. Employees and spouses enrolled in either the Enhanced or the Basic Health Plans can each earn up to **\$1,000** per Plan Year as a contribution to a tax-free HealthEquity Health Reimbursement Arrangement (HRA) by participating in the Blue Cross *ahealthyme* Program (see enclosed flyer for program details) and the WellRight Challenge Program (see enclosed WellRight Challenge Program flyer) between July 1, 2022 and June 30, 2023. Employees and spouses enrolled in the RCAB HDHP can each earn up to \$500 into the employee’s HealthEquity Health Savings Account (HSA) for completing activities in *ahealthyme* and WellRight. HRA and HSA funds can be used to pay for qualifying out-of-pocket medical, dental, and vision expenses. Please be sure to review an important notice in your packet regarding your rights related to participation in the RCAB Health Benefit Trust Wellness Program.

An additional **\$150 HRA or HSA contribution** per enrolled employee and spouse per Plan Year can be earned as a Wellness Rewards reimbursement for qualified expenses, such as gym membership costs, weight loss programs, fitness trackers, and personal/group fitness classes. Visit [catholicbenefits.org/health/wellnessrewards.pdf](https://catholicbenefits.org/health/wellnessrewards.pdf) for more information.

### *Reminder: Contribute to your 401(k) Plan - Saving for Retirement Really Adds Up!*

Don't forget that the 401(k) Plan provides a 4% match for contributions of 5% or more of compensation after one year of service. Start or change your 401(k) Plan deductions on a pre-tax and/or Roth after-tax basis by completing a Salary Deferral Form found at [catholicbenefits.org/401k/deferral.pdf](https://catholicbenefits.org/401k/deferral.pdf). Provide the completed form to the payroll contact at your location. By the end of 2022, the 401(k) Plan will change from TIAA, the current recordkeeper, to a new one selected through a rigorous selection process. Detailed notices of the change will be sent to you via US mail and e-mail once the new vendor is selected.

### *Open Enrollment Webinars and On-Site Visits*

The Archdiocese of Boston Benefits Office will host several webinars between May 16 and June 13 to review highlights of the Enhanced, Basic, and High Deductible Health Plans, the Dental Plan, the three new benefit programs, the 401(k) Plan, and other important information. To view the schedule of dates and sign up for a webinar, type this link into your browser: [catholicbenefits.org/webinars](https://catholicbenefits.org/webinars). The Benefits Office 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](https://catholicbenefits.org) to make changes, review your benefit coverages, and check on payroll deductions effective July 1, 2022. 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 Office at (617) 746-5640 or [benefits@rcab.org](mailto:benefits@rcab.org) if you have questions regarding any of the information above.

Sincerely,

A handwritten signature in black ink that reads 'Donna Ynaya Porter'.

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