



## 2018 BENEFITS OVERVIEW

### Please read carefully

#### HEALTH INSURANCE:

BlueCross BlueShield (BCBS) currently serves as administrators of the diocesan health insurance plan. All regular full-time (30 hour) employees are eligible to participate in this benefit.

- Calendar-year **Deductible:** \$650, family maximum of 3 times
- Calendar-year **Out-of-Pocket Maximum\*:** \$1,950
- **Employee Coverage** – covers employee only  
Monthly Premium: \$607 (\$582 paid by employer | \$25 paid by employee through payroll deduction)
- **Family Coverage** – covers spouse and/or dependents  
Monthly Premium: \$675 (*paid by employee, through payroll deduction*)

Upon incurring a charge for services, after the deductible is met, the plan will cover a certain percentage of eligible costs, subject to reasonable and customary consideration. Please refer to the Schedule of Benefits for more details regarding coverage levels.

The Diocese of Lafayette's plan includes a co-pay for eligible prescriptions at participating pharmacies. This co-pay is not applied toward your deductible.

\*Calendar-year deductibles and other out-of-pocket costs DO NOT contribute to the above-stated Out-of-Pocket Maximum determination AND there is no Out-of-Pocket Maximum for non-network providers/charges.

#### WELLNESS:

The Diocese of Lafayette Group Health Insurance Plan is a self-funded plan which means that the Diocese pays all eligible claims that are incurred by covered employees and their covered dependents on a dollar-for-dollar basis. In an effort to cultivate a culture of wellness as well as to help the Diocese in its efforts to sustain this comprehensive health insurance plan in an environment where health care costs continue to escalate, we encourage enrolled employees to take advantage of **MyHealthToolkitLA.com**, where members can access health and wellness essentials such as Core Disease Management, Personal Health Assessments and other Wellness Tools.

Members also have access to Natural Blue<sup>SM</sup>, a value-added feature of BCBS health plans that allows members to visit an extensive discount network of complementary and alternative medicine professionals. Member also have access to a credentialed network of acupuncturists, massage therapists, chiropractors, dietitians, fitness clubs and exercise centers throughout the country. Natural Blue<sup>SM</sup> also gives BCBS members access to the **ChooseHealthy™** online store is a discount program where you can take advantage of substantial savings on vitamins and supplements, diet and sports nutrition, home fitness equipment, books, videos, DVDs and much more.

Please refer to the Summary of Benefits for more details regarding the health insurance plan.

## DENTAL INSURANCE:

The diocesan dental insurance plan is currently administered by Humana. All regular full-time (30 hour) employees are eligible to participate in this benefit. Under the Humana PPO Dental Plan, participants can see ANY licensed dentist of their choosing; however, when treatment is received from a Humana PPO dentist, cost to the participant is reduced. Please refer to the Summary of Benefits for more details regarding the dental plan.

- Calendar-year **Deductible:** \$50/Individual \$150/Family
- Calendar-year **Maximum:** \$1,000
- **Premiums:**  
The Base Dental Plan is offered as employee only coverage at no cost if employee is enrolled in diocesan health insurance.

*(Premiums indicated below are the employee portion and are processed through payroll deduction)*

<b>Employee enrolled in diocesan health insurance:</b>	<b>Employee <u>not</u> enrolled in diocesan health insurance:</b>
Employee-only BUY-UP (\$17.74/mo)	Employee-only BUY-UP (\$31.06/mo)
Employee and Spouse (\$43.26/mo)	Employee and Spouse (\$56.58/mo)
Employee and Children (\$40.40/mo)	Employee and Children (\$53.72/mo)
Employee and Family (\$66.58/mo)	Employee and Family (\$79.90/mo)

## VISION INSURANCE:

The diocesan vision insurance plan is currently administered by Humana. All regular full-time (30 hour) employees are eligible to participate in this benefit. This vision care plan provides participants access to one of the largest vision networks in the United States, with more than 22,500 participating optometrists and ophthalmologists as well as discounts/allowances on lenses, frames, contact lenses and laser vision correction. Please refer to the Summary of Benefits for more details regarding the vision plan.

- **Premiums:**  
The Base Vision Plan is offered as employee only coverage at no cost if employee is enrolled in diocesan health insurance.

*(Premiums indicated below are the employee portion and are processed through payroll deduction)*

<b>Employee enrolled in diocesan health insurance:</b>	<b>Employee <u>not</u> enrolled in diocesan health insurance:</b>
Family BASE (\$3.20/mo)	Employee-only BASE (\$2.26/mo)
Employee-only BUY-UP (\$3.62/mo)	Employee and Family BASE (\$5.46/mo)
Employee and Family BUY-UP (\$16.38/mo)	Employee-only BUY-UP (\$5.88/mo)
	Employee and Family BUY-UP (\$18.64/mo)

## LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) & LONG-TERM DISABILITY (LTD) INSURANCE:

Benefit Plan Services currently administers the diocesan Life, AD&D and LT D Insurance programs. The Hartford is the current provider of Life, AD&D & LTD. All regular full-time (30 hour) employees are eligible to participate in this benefit.

The Life benefit pays 1 ½ times employee's base annualized salary. AD&D provides benefits due to certain injuries or death from an accident. The covered injuries or death can occur up to 365 days after that accident. Long-term Disability is a benefit which pays 66 2/3 of employee's salary, coordinated with social security and any other disability insurance employee participates in. There is a six (6) month elimination period. Please refer to the plan booklet for details.

It is important to note that if an employee waived this benefit upon initial eligibility, they are then considered a "late applicant" and become subject medical underwriting before coverage can be approved. Thus, employees applying for coverage during Open Enrollment are considered late applicants and coverage will not become effective until such time as Hartford approves their application.

### **SHORT-TERM DISABILITY INSURANCE:**

Benefit Plan Services currently administers the diocesan Short-term Disability (STD) Insurance program. All regular full-time (30 hour) employees are eligible to participate in this benefit. The Hartford is the current provider of STD. All regular full-time (30 hour) employees are eligible to participate in this benefit. Premiums are processed through payroll deduction.

You may purchase coverage at a level not to exceed 60% of your weekly earnings. Your benefit payments **will be reduced** by other income you receive or are eligible to receive due to your disability. Benefits begin on the 15th day of total disability. As long as you remain disabled, voluntary Short Term Disability Insurance benefit payments will continue for up to 24 weeks.

For plan options and cost, please refer to the attached Short-term Disability rate sheet.

It is important to note that if an employee waived this benefit upon initial eligibility, they are then considered a "late applicant" and become subject medical underwriting before coverage can be approved. Thus, employees applying for coverage during Open Enrollment are considered late applicants and coverage will not become effective until such time as Hartford approves their application. Please refer to the plan booklet for details.

### **RETIREMENT:**

The diocesan retirement plan is currently offered through OneAmerica. All regular full-time (30 hour) employees are eligible to participate in this benefit. Locations contribute a certain percentage of employee's gross monthly salary to an account established under employee's name. Employee has the option of contributing additional monies, through payroll deduction. These personal contributions can be made as pre-tax contributions, Roth contributions or a combination of both.

### **AFLAC:**

Aflac continues to administer the Cancer, Critical Care Protection, Accident Advantage, and Hospital Advantage benefit plans offered to all regular employees. The **Accident Advantage** pays cash benefits directly to you (unless assigned), so you can use the cash for anything you want. This policy pays whether you are hurt on or off the job. The **Cancer Policy** is designed to pay cash benefits directly to you. These can be used to help offset cancer-related expenses and to help with a variety of daily living expenses. Children are covered at no additional charge until age 26. The **Hospital Advantage** policy pays a hospital confinement benefit when a covered person is confined to a hospital more than 23 hours for a covered sickness or injury. It is designed to help with co-pays and deductibles. The **Critical Care** policy pays a lump sum benefit for a covered specified health event, such as a heart attack, stroke, coronary artery bypass graft surgery, sudden cardiac arrest, third-degree burns, coma, paralysis, major human organ transplant, end-stage renal failure, persistent vegetative state. Aflac also offers Plus Rider, a lump sum benefit rider which may be added to the accident or hospital policies.

Aflac is portable - take the plan with you if you change jobs or retire; No network restrictions - you choose your own health care provider; No coordination of benefits - Aflac pays regardless of any other insurance you may have. Premiums for these plans are processed through payroll deduction, on a pre-tax basis.