

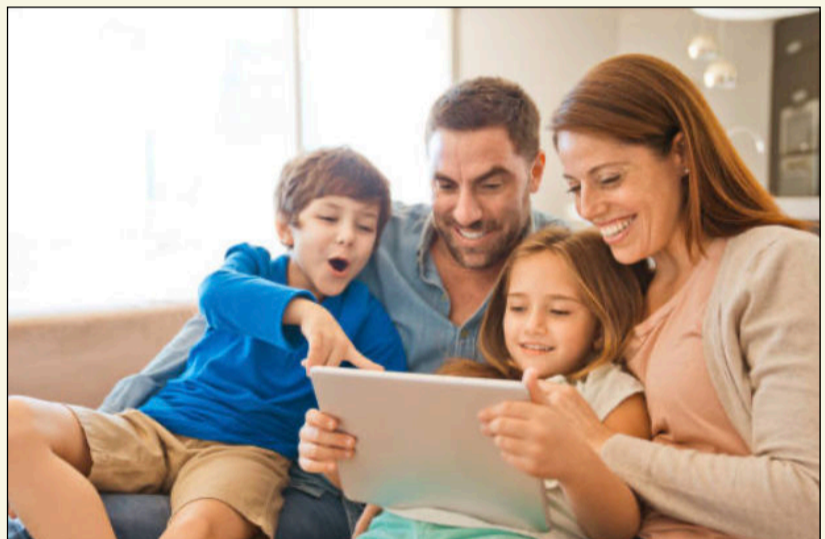


# Diocese of OWENSBORO

## 2023/2024 Employee Benefits Guide

 Medical  Dental  Vision  Life  Disability  Supplemental  Retirement

Your guide to Employee Benefits provided to you and your family as a Full-Time Employee at Diocese of Owensboro



**Diocese of Owensboro** offers a comprehensive benefits package, designed to meet the needs of Employees and their eligible family members. This guide has been created to help you become familiar with the various benefit options available, as well as how to enroll. The following summaries are designed to help you understand your benefit coverages; they are not intended to be a complete reference tool in regards to Plan coverage. If the benefit guide differs from the Summary Plan Description/Plan Documents, the Summary Plan Description/Plan Documents supersede the guide.



## Benefit Eligibility

### When are Employees eligible to enroll?

All benefits are effective on the first day of the month following the active date of hire. In order to complete timely issuance of insurance cards, Employees will have 31 days to complete Benefit Enrollment once he/she begins employment.

### Benefit Eligibility

The Diocese offers full-time employees working 20 hours or more per week the following benefits: Medical / Rx / Dental, Basic Term Life Insurance, Long Term Disability, Accidental Death and Dismemberment (AD&D), Retirement Benefits, Voluntary Life, Voluntary Vision, Voluntary Dental, Short-Term Disability Insurance, Flexible Spending Account (FSA), Cancer, Accident, Critical Care Insurance and a 403(B) Retirement Savings Plan.

A full-time employee is eligible for Medical / Rx / Dental coverage, Long Term Disability, Life Insurance, AD&D, Voluntary Life, Short-Term Disability, Voluntary vision benefits, FSA, Cancer, Accident and Critical Care Insurance on the first day of the month following the date of hire. Full-time employees are eligible for all retirement benefits on the first day worked with the Diocese.

### New Employee - Open Enrollment

As a new employee working for the Diocese of Owensboro, your open enrollment period is the first 31 days of your employment. Although you have 31 days to submit your paperwork to your parish or employer, it is best to submit your enrollment form prior to the date of coverage to ensure there are no problems with your coverage. During the open enrollment period you may enroll in Medical / Rx / Dental, FSA, Voluntary Life, Voluntary Short-Term Disability, Voluntary Vision, Voluntary Dental, Cancer, Accident and Critical Care. You must enroll during the first 31 days of your employment to receive these benefits. If you chose not to enroll during the first 31 days you must wait until next Diocesan Open Enrollment Period or unless you have a "Qualifying Event" which allows you to enroll as a Special Enrollee.

### When can I change my elections/coverage?

Changes to your benefit elections can be made throughout the year if preceded by a Qualifying Event. The following events "qualify" for a change in coverage:

- Marriage
- Divorce or Legal Separation
- Loss of Health Care Coverage
- Birth or Placement for adoption of a child
- Death in the Family
- Ineligibility of a dependent
- Termination/Status change of employment of you or your spouse
- A court order
- Entitlement to Medicare or Medicaid
- Open enrollment on the Insurance Market Exchange



### Preventive Care Covered at 100%


Take advantage of your preventive care benefits - routine physical exams, mammograms, prostate screening, annual PAP tests, and immunizations for your children, blood pressure and cholesterol readings are covered at 100% by the plan.



## Medical Benefits



Diocese of Owensboro is pleased to offer you and your family two plan options. The medical benefit plan is administered by Anthem Blue Cross Blue Shield. The prescription drug benefit is administered by TrueScripts. Below is a brief benefits summary, for more plan detail, please refer to the Summary Benefit of Coverage.

Benefits	Low Deductible Option		High Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>	\$1,000 - Single \$3,000 - Family	\$2,000 - Single \$4,000 - Family	\$3,500 - Single \$7,000 - Family	\$7,000 - Single \$14,000 - Family
<b>Out-of-Pocket Maximum</b>	\$3,250 - Single \$9,750 - Family	\$6,600 - Single \$19,500 - Family	\$6,500 - Single \$13,000 - Family	\$13,000 - Single \$26,000 - Family
<b>Coinsurance</b>	80% - Plan 20% - Member	60% - Plan 40% - Member	70% - Plan 30% - Member	50% - Plan 50% - Member
<b>Emergency Room</b>	20% Coinsurance	20% Coinsurance	30% Coinsurance After Deductible	30% Coinsurance After Deductible
<b>Urgent Care &amp; Retail Health Clinics</b>	\$20 Copay	40% Coinsurance After Deductible	30% Coinsurance After Deductible	50% Coinsurance After Deductible
<b>Imaging (CT, PET, MRI)</b>	20% Coinsurance After Deductible	40% Coinsurance After Deductible	30% Coinsurance After Deductible	50% Coinsurance After Deductible
<b>Office Visit (PCP / Specialist)</b>	\$20 / \$20 Copay	40% Coinsurance After Deductible	30% Coinsurance After Deductible	50% Coinsurance After Deductible
<b>Preventive Services</b>	Covered at 100%	40% Coinsurance After Deductible	Covered at 100%	50% Coinsurance After Deductible
 <p><b>Your Pharmacy Benefit Manager (PBM), TrueScripts, offers various programs to assist Employees and their eligible dependents when it comes to their prescription medication needs. Below is a summary of the various programs TrueScripts offers. For details regarding available programs please contact TrueScripts or a member of HR.</b></p>				
<b>Retail 30-Day Co-Pays:</b>		\$15 Copay \$25 Copay \$45 Copay	\$15 Copay \$30 Copay \$55 Copay	
<b>Retail 90-Day Co-Pays:</b>		\$30 Copay \$50 Copay \$90 Copay	\$30 Copay \$60 Copay \$110 Copay	
<b>Rx Manage International Rx Program</b>	Rx Manage offers an individual, voluntary, international prescription drug program that allows participants to receive eligible brand-name medications for \$0 Co-pay. Visit <a href="http://www.rxmanage.com">www.rxmanage.com</a> for details and enrollment.			
<b>Monthly Premium Contributions</b>	Low Deductible Option		High Deductible Option	
<b>Employee Family</b>	\$350.00 \$950.00		\$103.00 \$600.00	





## Flexible Spending Account (FSA)



Flexible Spending Account (FSA) - An account that allows you to save tax-free dollars for qualified medical expenses that are not reimbursed. FSA dollars can be used to pay for out-of-pocket medical expenses incurred during the plan year. Medical expenses covered under this account include insurance co-pays and deductibles, prescription drugs, diabetic supplies, eyeglasses, podiatry services, dental services, and more. You determine how much you want to contribute to the FSA at the beginning of the plan year. The plan year runs from January through December.

The maximum contribution allowed is \$208.33 per Month or \$2,500 annually with \$610 max rollover. Any amount above the max rollover limit will be forfeited. Employees who leave employment with the Diocese, may submit FSA claims 90 days after termination for eligible expenses occurring prior to termination.



## Dental Benefits



Owensboro Diocese offers two dental plans: Anthem Dental and Paramount Dental. If you are covered under the medical plan then you will automatically be enrolled into the Anthem Dental Plan at no extra cost out of your paycheck. If you are not covered on the medical plan and would like to enroll in a dental plan you have the option of choosing Paramount Dental on a voluntary basis. You can still enroll in Paramount Dental even if you are covered under the Anthem Dental plan as well. Below is a summary of both dental plan options.



### Provided with Medical Coverage

Benefits	Coverage
Deductible	\$50 - Single \$150 - Family
Annual Benefit	\$1,000 per member
Preventive Services <i>(Includes 2 cleanings per year)</i>	100% paid by plan
Basic Services	80% plan / 20% member
Major Services	50% plan / 50% member
Orthodontics	50% plan / 50% member
Orthodontic Lifetime Benefit	\$2,000



### Additional Voluntary Coverage

Benefits	Coverage
Deductible	No Deductible
Annual Benefit	\$1,000 per member
Preventive Services <i>(Includes 2 cleanings per year)</i>	100% paid by plan
Basic Services	80% plan / 20% member
Major Services	50% plan / 50% member
Orthodontics	50% plan / 50% member
Orthodontic Lifetime Benefit	\$2,000

Tiers of Coverage	Monthly Premium Contributions
Employee Only	\$28.24
Employee + Spouse	\$59.31
Employee + Child(ren)	\$74.07
Family	\$104.23



## Vision Benefits



Vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses. *For more plan detail refer to the benefit summary.*

Benefits	In-Network Coverage
Annual Exam <i>(12 months)</i>	\$10 Copay
Contact Lenses <i>(12 months)</i>	\$150 Allowance 15% off amount over allowance
Contact Lens Fitting and Exam	\$40 Co-Pay
Lenses <i>(12 months)</i>	\$25 Co-Pay
Frames <i>(24 months)</i>	\$150 Allowance 20% off amount over allowance

Tiers of Coverage	Premium Contributions
Employee Only	\$6.49
Employee + Spouse	\$12.97
Employee + Child(ren)	\$13.61
Family	\$18.93

\* Dependent Age Limit: To the end of the month which the child turns 26



## Life Insurance



### Group Life Insurance

Life insurance can help provide for your loved ones if something were to happen to you. Diocese of Owensboro provides all Full-Time Employees with 150% of an Employees annual salary. For example \$10,000 annual salary, the benefit would be \$15,000. The principal sum is reduced by 35% at age 65 and reduced by 50% at age 70.

### Voluntary Life Insurance

In addition to the life insurance provided through Diocese of Owensboro, some Employees may want to purchase additional coverage. The schedule below outlines the voluntary coverage amounts available:

Voluntary Life	Employee	Spouse	Children
Coverage Amount	Up to 5 times salary not to exceed \$500,000	Up to 100% of Employee's coverage amount not to exceed \$500,000	Increments of \$2,000 not to exceed \$10,000
Guarantee-Issue Amount	Up to \$180,000	Up to \$25,000	Up to \$10,000
Coverage Increments	\$10,000	\$5,000	\$2,000



## Disability Insurance



The financial consequences of not being able to work due to a disabling accident or sickness can be devastating. Diocese of Owensboro certainly recognizes the risk and provides a voluntary short term disability for Employees. Long term disability is provided at no cost to all eligible Employees. *For more plan detail refer to the benefit summary.*

### Voluntary Short Term Disability

Benefits	Coverage
Eligibility	Active Employee working a minimum of 20 hours per week
Elimination Period	14 Days
Benefit Percentage	60% (\$1,000 Weekly Maximum)
Benefit Duration	Up to 11 Weeks

### Employer Paid Long Term Disability

Benefits	Coverage
Eligibility	Active Employee working a minimum of 20 hours per week
Elimination Period	90 Days
Benefit Percentage	Up to 60% (\$5,000 Maximum)
Benefit Duration	Less than age 62: SSNRA Age 62: 60 Months



## Retirement



### Defined Benefit Retirement Plan

**Employer Contribution** - The Employer contributes 8.39% of an employee's gross pay to the Christian Brothers Retirement. Benefit ceases on the effective date in which the employee is no longer employed with the Diocese.

**Vesting** - The vesting period is 4 years and 9 months.

**Statements** - Annually in the Fall, employees will receive a copy of their statement of retirement benefits.

### 403(b) Pre-Tax Savings Plan

**Employee Contribution** - The Employee can save up to the IRS imposed 403 (B) limits. The limit for 2024 is \$23,000. Anyone over the age of 50 can make a catch-up contribution of \$7,500 in 2024.

Employees are eligible on the first day hired and can enroll in the plan on 01/01, 04/01, 07/01 and 10/01. Money is invested with Fidelity and employees direct their investments.



## Employee Assistance Program (EAP)



Full-Time Employees that work 20 hours or more per week have access to an Employee Assistance Program (EAP) thru Mutual of Omaha. The program provides three calls per year (per household) with our in-house Master's level EAP professional, who will provide community resources. Services are available to both employees and eligible dependents. 24/7/365 access @ 800-316-2796.



## Supplemental Insurance



Owensboro Diocese offers voluntary worksite benefits through Colonial. These benefits provide you with supplemental income due to unforeseen circumstances related to an out of pocket medical expense whether expected or unexpected. **Meet with Colonial Benefits Counselor for rates and additional benefit information.**



Cancer

Cancer insurance pays benefits to help pay for some of the direct medical and indirect non-medical costs related to cancer diagnosis and treatment. Most plans offer options to help you protect your spouse or children, as well.



Critical Illness

Critical illness insurance offers you a lump-sum benefit when you are initially diagnosed with a serious condition. Most plans offer family options to help protect your spouse or children, as well.



Accident

When an unexpected injury happens, accident insurance can help offset costs that are not covered by your medical plan.

## Helpful Contact Information

	<b>Anthem BCBS Customer Service</b> (Medical / Dental) Medical - 833-578-4443; Dental - 844-729-1565 <a href="http://www.anthem.com">www.anthem.com</a>
	<b>Anthem BCBS Customer Service</b> (FSA) <a href="http://www.anthem.com">www.anthem.com</a>
	<b>TrueScripts Customer Service</b> (Pharmacy Coverage) 844-257-1955; <a href="http://www.truescripts.com">www.truescripts.com</a>
	Rx Manage International Pharmacy Customer Service 800-883-8841; <a href="http://www.rxmanage.com">www.rxmanage.com</a>
	Paramount Dental Customer Service (Dental) 800-727-1444; <a href="http://www.insuringsmiles.com">www.insuringsmiles.com</a>
	Paramount Vision Customer Service (Vision) 800-727-1444; <a href="http://www.eyemed.com">www.eyemed.com</a>
	Mutual of Omaha Customer Service (Life & Disability) 800-228-7104; <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a> EAP - 800-316-2796; <a href="http://www.mutualofomaha.com/EAP">www.mutualofomaha.com/EAP</a>
	Colonial Life Customer Service (Supplemental) 866-215-2413; <a href="http://www.coloniallife.com">www.coloniallife.com</a>