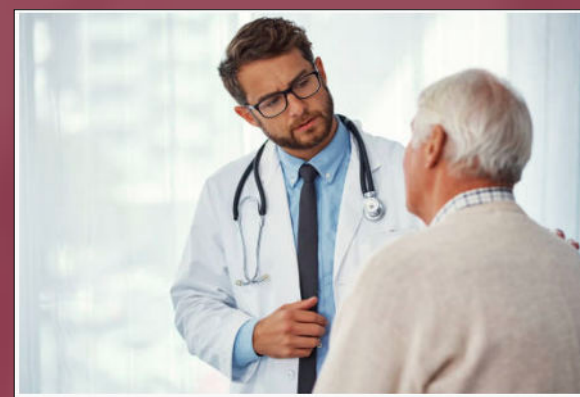


Diocese of OWENSBORO

2025 Open Enrollment Meeting

⛶ Medical 🦷 Dental 🔍 Vision ☂ Life ♿ Disability ⚙ Supplemental 🐷 Retirement

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



Medical Plan

- Plan Options
- Plan Contributions
- New ID Cards

Other Benefit

- Anthem Dental Annual Max Benefit Increased
- Voluntary Dental Option
- Vision Insurance
- FSA (Flexible Spending Account)
- Life Insurance
- Disability Insurance
- Supplemental Colonial Policies

Next Steps

- Open Enrollment



Effective January 1, 2025:

- Received a slight increase from Anthem BCBS
- Pharmacy Benefit Manager - TrueScripts
- International Mail Order Pharmacy Program - Rx Manage
- Small medical contribution increases made to offset increase
- No change to deductibles
- All deductibles are on a calendar year and will reset 1/1/25

2 Medical plan options to choose from:

- Low Deductible Option
- High Deductible Option

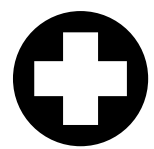




Benefits	In-Network	Out-of-Network
Plan Year Deductible (1/1/25 - 12/31/25)	\$1,000 - Single \$3,000 - Family	\$2,000 - Single \$4,000 - Family
Coinsurance	80% - Plan / 20% - Member	60% - Plan / 40% - Member
Out-of-Pocket Maximum (1/1/25 - 12/31/25) Includes Deductible, Coinsurance & Copay	\$3,250 - Single \$9,750 - Family	\$6,600 - Single \$19,500 - Family
Imaging (CT,PET,MRI)	20% after deductible	40% after deductible
Office Visit Copay (PCP / Specialist)	\$20 / \$20 Copay	40% after deductible
Preventive Services	Covered at 100%	40% after deductible
Urgent Care & Retail Health Clinics	\$20 Copay	40% after deductible
Emergency Room	20% Coinsurance	20% Coinsurance

***All Plan Changes go into effect 1/1/25**

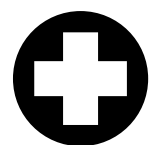




Benefits	In-Network	Out-of-Network
Plan Year Deductible (1/1/25 - 12/31/25)	\$3,500 - Single \$7,000 - Family	\$7,000 - Single \$14,000 - Family
Coinsurance	70% - Plan / 30% - Member	50% - Plan / 50% - Member
Out-of-Pocket Maximum (1/1/25 - 12/31/25) Includes Deductible, Coinsurance & Copay	\$6,500 - Single \$13,000 - Family	\$13,000 - Single \$26,000 - Family
Imaging (CT,PET,MRI)	30% after Deductible	50% after deductible
Office Visit Copay (PCP / Specialist)	30% after Deductible	50% after deductible
Preventive Services	Covered at 100%	50% after deductible
Urgent Care & Retail Health Clinics	30% after Deductible	50% after deductible
Emergency Room	30% after Deductible	30% after Deductible

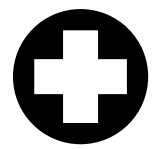
***All Plan Changes go into effect 1/1/25**





Benefits	Low Deductible Option	High Deductible Option
Retail Co-Pays: Tier 1 Generic Tier 2 Preferred Tier 3 Non-Preferred	\$15 Copay \$25 Copay \$45 Copay	\$15 Copay \$30 Copay \$55 Copay
Retail 90-Day Co-Pays: Tier 1 Generic Tier 2 Preferred Tier 3 Non-Preferred	\$30 Copay \$50 Copay \$90 Copay	\$30 Copay \$60 Copay \$110 Copay
Rx Manage International Mail Order	No Cost	No Cost





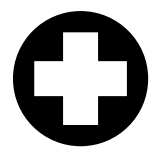
- Pre-tax program for medical care expenses administered through Anthem
- FSA plan year runs 1/1/25 - 12/31/25
- Open enrollment will be held from September 23rd - October 4th
- Medical expenses: You may contribute up to \$3,000 per year
- Any unused balances up to \$640 maximum can be carried over
- Election changes may not be made outside of open enrollment





Benefits	Coverage
Deductible	\$50 - Single \$150 - Family
Annual Benefit	\$1,500 Per Member
Preventive Services <i>(Includes 2 cleanings per year)</i>	100% Paid by Plan
Minor Services	80% Plan / 20% Member
Major Services	50% Plan / 50% Member
Orthodontia Services <i>(Child and Adult)</i>	50% Plan / 50% Member
Orthodontia Lifetime Maximum	\$2,000





- Effective January 1, 2025
- Contributions include Medical / Prescription Drug / Dental
- All contributions below are listed as monthly

Coverage Tier	Low Deductible Option	High Deductible Option
Employee Only	\$360.00	\$112.00
Family	\$975.00	\$615.00





Voluntary Dental Plan



Benefits	Coverage
Deductible	None
Annual Benefit	\$1,000 Per Member
Preventive Services <i>(Includes 2 cleanings per year)</i>	100% Paid by Plan
Minor Services	80% Plan / 20% Member
Major Services	50% Plan / 50% Member
Orthodontia Services <i>(Child Only)</i>	50% Plan / 50% Member
Orthodontia Lifetime Maximum	\$2,000



For a complete listing
of Dental Providers:
www.insuringsmiles.com

- Do not have to be enrolled in the medical plan to take coverage
- Can be enrolled in both Anthem and Paramount dental plans
- Anthem plan will be primary if both plans are taken



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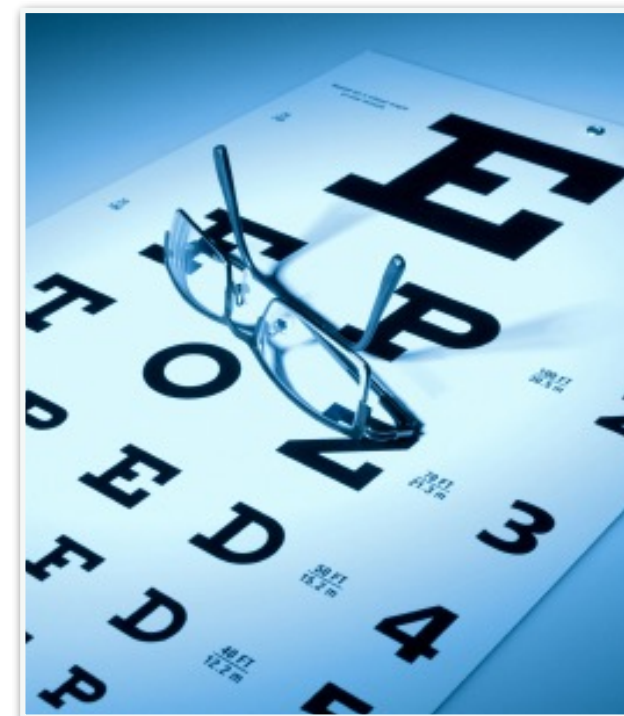
2025 Monthly Contributions

Coverage Level	Monthly Contributions
Associate Only	\$28.24
Associate + Spouse	\$59.31
Associate + Child(ren)	\$74.07
Family	\$104.23





Benefit	Coverage
Annual Eye Exam (12 Months)	\$10 Copay
Contact Lenses (12 months)	\$150 Allowance 15% off amount over allowance
Contact Lense Fitting Exam	\$40 Co-Pay
Lenses (12 months)	\$25 Co-Pay
Frames (24 Months)	\$150 Allowance 20% off amount over allowance



For a complete listing
of Vision Providers:
www.eyemed.com



2025 Monthly Contributions

Coverage Level	Monthly Contributions
Associate Only	\$6.49
Associate + Spouse	\$12.97
Associate + Child(ren)	\$13.61
Family	\$18.93





Employer paid Life and AD&D Insurance

- Each eligible employee is provided a basic term life benefit at no cost.
- Diocese of Owensboro provides all Full Time Employees with 150% of annual salary in Life Insurance
- Accidental Death & Dismemberment (AD&D) benefit is doubled in the event of an accidental death

Voluntary Life and AD&D Insurance

- Additional life and AD&D insurance offered.

A. Employee Benefit:

- Choice of \$10,000 increments up to 5 x salary to \$500,000 max
- \$180,000 Guarantee Issue - New Hires Only

B. Spouse Benefit:

- Choice of \$5,000 increments up to 100% of employees coverage amount
- \$25,000 Guarantee Issue - New Hires Only

C. Child Benefit:

- Increments of \$2,000 not to exceed \$10,000 for each child





Voluntary Short Term Disability

- Covers both accident and illness
- Benefits start on 15th day for both accident and illness
- Pays 60% of weekly earnings, maximum of \$1,000 per week
- Benefit period is 11 weeks

Employer Paid Long Term Disability

- Covers both accident and illness
- Benefits start on the 91st day of disability
- Pays 60% of monthly income, maximum of \$5,000 per month
- Benefit will pay to age 65 or SSNRA for those less than age 62
- Benefit will pay 60 months for those age 62





Open Enrollment:
September 23rd - October 4th

Electing Benefits For:
January 1, 2025 - December 31, 2025





Enrollment Process (What to Expect)

- Enrollment will be held between September 23rd and October 4th
- This will be a passive enrollment.
- Enrollment Counselors will be available at certain locations. Please see schedule.
 - Provide education about coverage options available to you and your family
 - Make changes to existing coverages
 - Enroll in new coverages
 - Update personal information
 - Update life insurance beneficiaries
 - Obtain additional information about the new International Pharmacy program
- Any new enrollments or changes to existing coverages will go into effect January 1.



Qualifying Event

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment. Any Qualifying Event change must be made within 30 days. Qualified changes in status include:

- Marriage
- Divorce / Legal separation
- Status change
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualifying dependent
- Change in residence due to an employment transfer
- Commencement or termination of adoption proceedings
- Change in spouse's benefits or employment status



Open Enrollment from September 23rd - October 4th

- Enroll or terminate dependent coverage in the medical plan.
- Enroll or terminate dependent coverage in the voluntary coverages.
- Review dependent eligibility rules
- Enrollment in additional voluntary coverages:
 - Dental
 - Vision
 - Life Insurance
 - Short Term Disability
 - Critical Illness
 - Accident
 - Cancer
- Add or make changes to your beneficiaries for the Life & AD&D

• Deadline to enroll is Friday, October 4th.





Diocese of
OWENSBORO

THANK YOU FOR ATTENDING