Diocese of Owensboro







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

2027 Employee Benefits Guide

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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; with the exception of the group basic life and long-term disability, as they will be effective 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 30 hours or more per week the following benefits: Medical/RX/ Dental, Basic Group Life Insurance, Group Long-Term Disability Insurance, Accidental Death and Dismemberment (AD&D), 403 (b) Plan, Voluntary Life, Voluntary Vision, Voluntary Dental, Short-Term Disability Insurance, Flexible Spending Account (FSA), Cancer, Accident, and Critical Care Insurance.
Full-Time Employees are eligible for Medical/RX/ Dental, Accidental Death and Dismemberment (AD&D), 403 (b) Retirement Benefits, Voluntary Life, Voluntary Vision, Voluntary Dental, Short-Term Disabilty Insurance), Flexible Spending Account (FSA), Cancer, Accident, and Critical Care Insurance on the first day of the month following the date of hire. The employer-paid basic group life and group long-term disability start on the employee's date of hire.

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 Diocese 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. Contact your HR/Payroll department within 31 days of the 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

When coverage ends?

All benefits terminate on the last day of the month in which employment ends, except for Long-Term Disability and Short-Term Disability, which terminate on the employee's last day worked.

Employees who leave employment may be eligible for continued medical, prescription and dental, vision benefits, Colonial supplemental benefits, and Anthem critical care under the Self-Pay Benefit Privilege, group and voluntary life insurance, by converting or porting their life insurance benefit.

Retirement - 403(b) Pre-Tax Savings Plan

Effective January 1, 2027, eligible employees working 30 hours or more per week will have the opportunity to participate in the 403(b)-retirement plan on the first day of the month following the date of hire.

Medical Benefits

Anthem Blue Cross Blue Shield

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. If you are covered under the medical plan then you will automatically be enrolled into the HRI Dental Plan at no extra cost out of your paycheck.

Benefits	Low Deductible Option		High Deductible Option	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	$1,500 - Single $4,500 - Family	$3,000 - Single $9,000 - Family	$4,000 - Single $8,000 - Family	$8,000 - Single $16,000 - Family
Out-of-Pocket Maximum	$4,000 - Single $12,000 - Family	$6,000 - Single $18,000 - Family	$7,000 - Single $14,000 - Family	$14,000 - Single $28,000 - Family
Coinsurance	80% - Plan 20% - Member	60% - Plan 40% - Member	70% - Plan 30% - Member	50% - Plan 50% - Member
Emergency Room	$350 Copay, then Deductible + Coinsurance	Covered same as In Network	30% Coinsurance After Deductible	Covered same as In Network
Urgent Care & Retail Health Clinics	$20 Copay	40% Coinsurance After Deductible	30% Coinsurance After Deductible	50% Coinsurance After Deductible
Imaging (CT, PET, MRI)	20% Coinsurance After Deductible	40% Coinsurance After Deductible	30% Coinsurance After Deductible	50% Coinsurance After Deductible
Office Visits (PCP/Specialist)	$20 / $20 Copay	40% Coinsurance After Deductible	30% Coinsurance After Deductible	50% Coinsurance After Deductible
TrueScripts	**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 at 844-257-1955 or a member of Human Resources. Rx details can be found on your Anthem ID card.**			
Tier 1 Generic Tier 2 Preferred Tier 3 Non-Preferred	**Retail 30-Day Co-Pays:** $15 Copay $25 Copay $45 Copay		**Retail 30-Day Co-Pays:** $15 Copay $30 Copay $55 Copay	
Tier 1 Generic Tier 2 Preferred Tier 3 Non-Preferred	**Retail 31-90 Day Co-Pays:** $30 Copay $50 Copay $90 Copay		**Retail 31-90 Day Co-Pays:** $30 Copay $60 Copay $110 Copay	
Monthly Premium Contributions	**Low Deductible Option**		**High Deductible Option**	
Employee **Family**	$418.00 $1,128.00		$132.00 $710.00	



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

Please Note: This is a brief summary; actual policy provisions govern all benefits and costs.

HIG Houchens Insurance Group

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Anthem

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 **PROJECTED** maximum contribution allowed is **$290** per Month or **$3,500** annually with **$700** max rollover for 2027. 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

HRI Dental & Vision

Owensboro Diocese offers two dental plans: through HRI Dental. If you are covered under the medical plan then you will automatically be enrolled into the HRI 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 HRI Dental on a voluntary basis. Below is a definitive summary of both dental plans options. You can access their portal at www.insuringsmiles.com

HRI Dental & Vision

Provided with Medical Coverage

Benefits	Coverage
Deductible	$50 - Single $150 - Family
Annual Benefit	$1,500 per member
Preventive Service (Includes 2 cleanings per year)	100% paid by plan
Basic Services	80% plan / 20% member
Major Service	50% plan / 50% member
Implants	50% plan / 50% member
Orthodontics (Adult & Child)	50% plan / 50% member
Orthodontic Lifetime Benefit	$2,000

HRI Dental & Vision

Additional Voluntary Coverage

Benefits	Coverage
Deductible	$50 - Single $150 - Family
Annual Benefit	$1,500 per member
Preventive Service (Includes 2 cleanings per year)	100% paid by plan
Basic Services	80% plan / 20% member
Major Service	50% plan / 50% member
Implants	50% plan / 50% member
Orthodontics (Adult & Child)	50% plan / 50% member
Orthodontic Lifetime Benefit	$2,000

Tiers of Coverage	Monthly Premium
Emplyee Only	$29.57
Employee + Spouse	$62.11
Employee + Child(ren)	$77.57
Family	$109.15

Vision Benefits

HRI Dental & Vision

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. Providers can be found using the EyeMed Insight network by searching at https://member.eyemedvisioncare.com/hri

For more plan detail refer to the benefit summary.

Benefits	Coverage
Annual Exam (12 months)	$10 Copay
Contact Lenses (12 months)	$150 Allowance 15% off amount over allowance
Contact Lenses Fitting and Exam	$40 Copay
Lenses (12 months)	$25 Copay
Frames	$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 year which the child turns 26**

Life Insurance

Mutual of Omaha

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 at no cost.** For example $10,000 annual salary, the life insurance benefit would be $15,000. The original benefit amount reduces to 65% of its original amount at age 65, and to 50% of its original amount 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	Child(ren)
Coverag 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

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Houchens Insurance Group
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Disability Insurance

Mutual of Omaha

The financial consequences of not being able to work due to a disabling accident or sickness can be devastating. The 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 Employees working a minimum of 30 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 Employees working a minimum of 30 hours per week
Elimination Period	90 days
Benefit Percentage	60% ($5,000 monthly maximum)
Benefit Duration	Less than age 62: SSNRA Age 62: 60 Months

Employee Assistance Program (EAP)

Mutual of Omaha

Anthem

Full-Time Employees that work 30 hours or more per week have access to an Employee Assistance Program (EAP) thru Mutual of Omaha and Anthem. Each 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.

Mutual of Omaha: 800-316-2796 (for members covered on group life)
Anthem: 800-865-1044 (for members covered on Anthem medical)

Medical Plan Feature

Anthem

Choose digital delivery or mailed documents for your ID cards. Start by logging into the **Sydney Health app**. Tap **MENU** (bottom right), then scroll to Account & Settings; and select **PROFILE**. Under My Account, choose **COMMUNICATIONS & SETTINGS.** Select **Plan Communication Settings.** Confirm your mailing address is correct. Then under **Customize Going Digital**, select **MAIL** for each document you want to recieve by mail. Scroll to bottom and select **UPDATE** to save your changes.

Download the Sydney Health app

Scan the QR code with your phone's camera to download the Sydney℠ Health app.

Supplemental Insurance

Colonial Life
The benefits of good hard work.

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

Houchens Insurance Group Nobody Works Harder.	**Houchens Insurance Group Customer Service** Leslie Dukate, Account Manager 270-793-0367 **ldukate@higusa.com**
Anthem	**Anthem BCBS Customer Service** (Medical) 833-578-4443 **www.anthem.com**
Anthem	**Anthem BCBS Customer Service** (FSA) **spendingaccountsupport@anthem.com**
TrueScripts. Amazing Care	**TrueScripts Customer Service** Pharmacy Coverage 844-257-1955 **www.truescripts.com**
HRI DENTAL & VISION	**HRI Customer Service** (Dental) 800-727-1444 **www.insuringsmiles.com**
HRI DENTAL & VISION	**HRI Customer Service** (Vision) 844-409-3401 **www.eyemed.com**
Mutual of Omaha	**Mutual of Omaha Customer Service** (Life & Disability) 800-228-7104 **www.mutualofomaha.com** EAP - 800-316-2796 **www.mutualofomaha.com/EAP**
Colonial Life The benefits of good hard work.	**Colonial Life Customer Service** (Supplemental) 270-793-9087 **www.colonialife.com**

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