



DIOCESE OF OWENSBORO

EMPLOYEE BENEFIT PLAN 2020 - 2021

Welcome to the Diocese of Owensboro. This booklet contains a brief summary of your benefits. For more information on plan documents, forms and schedule of benefits please visit the Diocese of Owensboro Human Resource web page.

The Diocese of Owensboro maintains an update benefit website detailing the benefit information. The webpage address is: <https://owensborodiocese.org/human-resources/>

Benefit Eligibility:

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

A full-time employee is eligible for Medical/Dental/Prescription coverage, Long Term Disability, Life Insurance, AD&D, voluntary life, Short-term disability, Voluntary vision benefits, FSA 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 this Open Enrollment Period you may enroll in the Anthem Health/Dental/Caremark Prescription coverage, FSA account, the voluntary life, voluntary short-term disability, Critical Care and voluntary vision coverage. You must enroll during the first 31 days of your employment to receive these benefits. If you chose to not 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.

Changes to the Health Coverage can be made throughout the year if preceded by a Qualifying Event.

The following events "qualify" for a change in coverage:

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

Medical Insurance Benefit

<i>Network – Anthem Blue Cross Blue Shield</i>	<i>Effective Date of Eligibility</i>	<i>Medical Insurance – Cost and Benefits of Plan 2020/2021</i>		
 <p><i>Effective Date</i>– 1st day of month following the active date of hire.</p> <p><i>Eligibility</i>- Full time scheduled to work at least 20 hours or more per week.</p> <p><i>You must enroll in the first 31 days of active employment or you cannot enroll until open enrollment unless you have a qualifying event.</i></p> <p><i>(Employees will receive an Anthem insurance card for health and dental coverage)</i></p> <p>Premiums shown to the right include costs for medical, dental and prescription coverage.</p>	<p><i>Effective Date</i>– 1st day of month following the active date of hire.</p> <p><i>Eligibility</i>- Full time scheduled to work at least 20 hours or more per week.</p> <p><i>You must enroll in the first 31 days of active employment or you cannot enroll until open enrollment unless you have a qualifying event.</i></p> <p><i>(Employees will receive an Anthem insurance card for health and dental coverage)</i></p>	Single Coverage	\$500 deductible	\$2,000 deductible
	Total Monthly Premium	\$800.00	\$595.00	
	EmployER pays	\$430.00	\$430.00	
	EmployEE pays	\$220.00	\$90.00	
	Benefit Subsidy	\$150.00	\$75.00	
	Employee & Family	\$500 deductible	\$2,000 deductible	
	Total Monthly Premium	\$1,695.00	\$1,255.00	
	EmployER pays	\$430.00	\$430.00	
	EmployEE pays	\$610.00	\$375.00	
	Benefit Subsidy	\$650.00	\$450.00	
	<p>Medical, dental and prescription benefits cease on the last day of the month in which termination occurs. However employees who leave employment with the Diocese may be eligible for continued medical, prescription and dental benefits under the Self-Pay Benefit Privilege. Deductibles run from January thru December. Urgent Care Visits and Telehealth Visits are \$0 copay under the \$500 plan.</p> <p><i>All coverages above include one annual wellness visit at no cost to the employee.</i></p>			

Dental Insurance

**Network – Anthem
Blue Cross Blue
Shield**



Effective Date–
1st day of month
following the
active date of
hire.

Eligibility– Full
time_scheduled
to work at least
20 hours or
more per week.

Premium costs for the dental coverage are included in the health care costs shown above.

Benefit
The dental plan allows for 2 cleanings and checkups per year covered at 100% up to the maximum allowed, The coverage on all other procedures depend on the type of procedure and what will be covered. Refer to the Anthem plan booklet for more information. It does include an Orthodontic rider of 50% up to the Lifetime maximum of \$2,000. The dental deductible is a separate and additional deductible from the medical deductible.

Deductible
\$50 Per Member, \$150 per Family

Annual Max per Person
\$1,000 In Network and \$1,000 Out of Network

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Prescription Plan – Network Caremark/CVS 2020-2021

<u>Deductible Plan</u>	<u>\$500 Deductible Retail Pharmacy</u>	<u>\$500 Deductible Mail Service Pharmacy</u>
Employee will Pay	\$10 – generic med \$20 – brand name med \$40 – brand name med not on drug list	\$20 – generic med \$40 – brand name med \$80 – brand name med not on drug list
Day Supply Limit	Up to a 30 day supply	Up to a 90 day supply
Refill limit	The original fill plus two refills will be regular retail copay. Any subsequent refills will be double the retail copay.	None
Deductible	Co-pays do not apply towards the \$500 deductible	Co-pays do not apply towards the \$500 deductible



RX Card – Employees will receive a Caremark/CVS RX card to be used for prescriptions which is a separate card from the Anthem Health Insurance Card. Employee's Policy Number for the Caremark card is their social security number.

Employees are encouraged to use the Caremark/CVS prescription mail order plan for all *maintenance medications* OR use the CVS Maintenance Choice Program where employees can get their maintenance medicines through a local CVS pharmacy.

Vaccinations can be administered at Caremark in-network pharmacies with no-co pay to the member, spouse or dependent enrolled in the health plan.






<u>Deductible Plan</u>	<u>\$2000 Deductible Retail Pharmacy</u>	<u>\$2000 Deductible Mail Service Pharmacy</u>
Employee will Pay	\$15 – generic med \$25 – brand name med \$45 – brand name med not on drug list	\$30 – generic med \$50 – brand name med \$90 – brand name med not on drug list
Day Supply Limit	Up to a 30 day supply	Up to a 90 day supply
Refill limit	The original fill plus two refills will be regular retail copay. Any subsequent refills will be double the retail copay.	None
Deductible	Co-pays do not apply towards the \$2000 deductible	Co-pays do not apply towards the \$2000 deductible



Diocesan Retirement Benefits

<p><u>Defined Benefit Retirement Plan</u></p> <p><i>Christian Brothers</i></p> 	<p><u>Effective Date</u> – 1st day of active employment</p> <p><u>Eligibility</u> – Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Employer Contribution</u> – The Employer contributes 6.5% 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.</p> <p><u>Vesting</u> – The vesting period is 4 years and 9 months.</p> <p><u>Statements</u> – Annually in the fall, employees will receive a copy of their statement of retirement benefits.</p>
<p><u>403 (B) Pre Tax Savings Plan</u></p> <p><i>Christian Brothers</i></p> 	<p><u>Effective Date</u> – 1st day of active employment</p> <p><u>Eligibility</u> – Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Employee Contribution</u> – The Employee can save up to the IRS imposed 403 (B) limits. The limit for 2020 is \$19,500. Anyone over the age of 50 can make a catch-up contribution of contribution of \$6,500 in 2020.</p> <p>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 Vanguard and employees direct their investments.</p>

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Other Diocesan Benefits

<p><u>Accidental Death and Dismemberment Insurance</u></p> <p style="text-align: center;"><u>Mutual of Omaha</u></p> 	<p><u>Effective Date</u>– 1st day of month following the active date of hire.</p> <p><u>Eligibility</u>– Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Premium Amount</u> - Premium paid by employer, no cost to the employee. Benefit ceases on the effective date in which the employee is no longer employed with the Diocese.</p> <p><u>Benefit Amount</u> - The Principle Sum is equal to one and half times your annual earnings. The Principal Sum is reduced by 35% at age 65 and reduced by 50% at age 70.</p>
<p><u>Group Term Life Insurance</u></p> <p style="text-align: center;"><u>UNUM</u></p> 	<p><u>Effective Date</u> – 1st day of month following the active date of hire.</p> <p><u>Eligibility</u> – Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Premium Amount</u> - Premium paid by employer, no cost to the employee. Benefit ceases on the effective date in which the employee is no longer employed with the Diocese but there are convertible and portable options available.</p> <p><u>Benefit Amount</u> – The survivor benefit is 150% of an employee’s 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.</p>
<p><u>Long Term Disability Plan</u></p> <p style="text-align: center;"><u>UNUM</u></p> 	<p><u>Effective Date</u> – 1st day of month following the active date of hire.</p> <p><u>Eligibility</u> – Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Premium Amount</u> - Premium paid by employer, no cost to the employee. Benefit ceases on the effective date in which the employee is no longer employed with the Diocese.</p> <p><u>Benefit Amount</u> – Pays 60% of monthly earnings with a waiting period of 90 days.</p>
<p><u>Blue View Vision - Employee Voluntary Plan</u></p> <p style="text-align: center;"><u>Anthem</u></p> 	<p><u>Effective Date</u>– 1st day of month following the active date of hire.</p> <p><u>Eligibility</u>– Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Employee Contribution</u> - The Blue View Vision Plan is a voluntary employee paid Anthem vision plan. The options to enroll are: Employee, Employee + Spouse, Employee + Children and Family. The benefits include a co-pay for a routine eye exam and allowances for eye glasses and contacts. You don’t have to be enrolled in the Anthem health plan to participate with the vision plan. Vision benefits cease on the last day of the month in which termination occurs.</p>
<p><u>UNUM Term Life Insurance - Employee Voluntary Plan</u></p> 	<p><u>Effective Date</u>– 1st day of month following the active date of hire.</p> <p><u>Eligibility</u>– Full time, scheduled to work at least 20 hours or more per week.</p>	<p><u>Employee Contribution</u> – The UNUM Life Insurance is a voluntary term life insurance plan with premiums paid by the employee. Benefits can be obtained for the employee, employee’s spouse and employee’s dependents. There is a minimum and non-medical medical maximum benefit amount. At age 65, benefits reduce to 65% of the original amount of coverage; at age 70 benefits further reduce to 50% of the original amount. If an employee does not enroll at their initial eligibility time period they must complete a medical questionnaire for eligibility in the plan. Benefit ceases on the effective date in which the</p>

		<p>employee is no longer employed with the Diocese but there are convertible and portable options available.</p>																						
<p><u>Blue Cross Flexible Spending Account (FSA) - Employee Voluntary Plan</u></p> 	<p><u>Effective Date</u>– 1st day of month following 90 days after the active date of hire.</p> <p><u>Eligibility</u>– Full time scheduled to work at least 20 hours or more per week.</p> <p><u>Open Enrollment</u>– Occurs annually November 1st – November 30th with coverage starting- Jan. 1st thru Dec.31st.</p>	<p><u>Employee Contribution</u> - Employee maximum contribution limit is \$2,000. This is all that can be contributed. Members can contribute to their own FSA even if spouse has one. Members contributing to the FSA do not need to be enrolled in the Diocesan medical plan.</p> <p><u>Election Changes:</u> Federal regulations state that once you have made an election for a designated contribution amount, you cannot make changes during a plan year except for specific changes in status. The Diocesan Human Resources can provide a list of these changes.</p> <p><u>Carryover Rules:</u> Members are allowed to carryover a maximum of \$500 to the next plan year. (January - December)</p> <p>This plan has a "use-it or lose-it" function.</p> <p>Employees, who leave employment with the Diocese, may submit FSA claims 90 days after termination for eligible expenses occurring prior to termination.</p>																						
<p><u>UNUM Short Term Disability - Employee Voluntary Plan</u></p> 	<p><u>Effective Date</u>– 1st day of month following 90 days after the active date of hire.</p> <p><u>Eligibility</u>– Full time scheduled to work at least 20 hours or more per week.</p>	<p><u>Employee Contribution</u> – The UNUM Short Term Disability is a voluntary short term disability plan with premiums paid by the employee. Employees will receive gross earnings due to sickness or injury and is limited from performing the material and substantial duties of his or her regular occupation. The weekly benefit percentage is 60%, maximum weekly benefit of \$1,000, elimination period is 14 days and the duration is 11 weeks. A pre-existing condition is an illness or injury for which an employee received treatment within 3 months prior to the coverage effective date. Disabilities that occur during the first 12 months of coverage due to a pre-existing condition are excluded from benefits.</p> <table border="1" data-bbox="893 1390 1351 1726"> <thead> <tr> <th>Age</th> <th>Rate/\$10 of wkly benefits</th> </tr> </thead> <tbody> <tr> <td><25</td> <td>\$0.812</td> </tr> <tr> <td>25-29</td> <td>\$1.070</td> </tr> <tr> <td>30-34</td> <td>\$0.979</td> </tr> <tr> <td>35-39</td> <td>\$0.738</td> </tr> <tr> <td>40-44</td> <td>\$0.643</td> </tr> <tr> <td>45-49</td> <td>\$0.659</td> </tr> <tr> <td>50-54</td> <td>\$0.750</td> </tr> <tr> <td>55-59</td> <td>\$0.946</td> </tr> <tr> <td>60-64</td> <td>\$1.133</td> </tr> <tr> <td>65+</td> <td>\$1.370</td> </tr> </tbody> </table>	Age	Rate/\$10 of wkly benefits	<25	\$0.812	25-29	\$1.070	30-34	\$0.979	35-39	\$0.738	40-44	\$0.643	45-49	\$0.659	50-54	\$0.750	55-59	\$0.946	60-64	\$1.133	65+	\$1.370
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**Anthem Critical Care
Insurance - Employee
Voluntary Plan**



Effective Date–
1st day of month
following 90 days
after the active date
of hire.

Eligibility– Full
time scheduled to
work at least 20
hours or more per
week.

Employee Contribution – *The Anthem Critical Care Plan is a voluntary plan with premiums paid by the employee. Critical Care insurance provides lump sum benefits when specific illnesses are diagnosed including invasive cancer, heart attacks and strokes.*