



ARCHDIOCESE OF
NEW ORLEANS

Office of Human Resources

May 4, 2016

To: Pastors, Principals, and Administrators
From: Karen Heil / Pamela Power - ANO Employee Benefits
Re: Benefits Renewal and Changes Effective July 1, 2016

The Basics:

Employees must work at least 20 hours each week on a regular basis to be eligible for benefits. Coverage for new employees is effective the first day of the month following hire date. Open enrollment is May 1 through May 31, and the effective date of changes made during open enrollment is July 1.

ANNOUNCING a NEW Voluntary BENEFIT!

We are very pleased to announce that after many years of consideration, at the recommendation of our Benefits Committee, we will offer a new Voluntary Supplemental Group Term Life Insurance for Staff this year. This Insurance allows anyone who would like to get group term life / AD@D coverage on their spouse and / or child/ren – may get a **GUARANTEED-ISSUE** policy at a reasonable, affordable cost with No Medical Questions asked.

All eligible Staff will be required to complete a Voluntary Life Enrollment or Waiver of coverage form, so that the entity has proof of offer. Please understand that there will be NO OTHER OPEN ENROLLMENT to elect this coverage [other than for New Hires] until the end of the contract, in July 2019. [Note: This coverage is not available for Priests.]

The Employee must choose a policy for themselves of \$25,000 / \$50,000 / \$75,000 / \$100,000 or \$150,000 dollars of coverage* in order to select and cover Dependents [spouse/child/ren]. Spouse's policies are issued at \$25,000 dollars and children [whether one or many] are covered at \$10,000 for one low monthly rate.

**As with all life insurance, rates are calculated by the Staff member's age with benefit reductions for employees over age 65. Beneficiary of dependent life is automatically the employee; Staff member may name any beneficiary.*

Health:

We will be keeping our health insurance with Blue Cross/Blue Shield HMO of Louisiana. **There are no changes to the plan design, but a reminder that Emergency Room visits are \$350 per visit. Urgent Care is not covered on the HMO Out of State, only with the POS. Blue Cross has implemented one change state-wide to the Tier 4 Pharmacy drug coverage, increasing the maximum out-of-pocket cost from \$100 to \$150 dollars.**

Premiums have gone up on average by 5.4%, and the Archdiocese will continue to cover all but \$50 dollars of the Employee Only HMO rate again this year. *Please see new rates below.* Remember that **all** employees contribute to the premium cost. Employees who cover dependents or choose the higher cost Point of Service (POS) plan will have the employer portion applied to their cost, and they will continue to pay the difference between what their employer pays and the cost of dependent or POS coverage.

Plan summaries for the HMO, POS and retiree PPO will be available on the Archdiocese website and HRConnection..

Blue Cross monthly insurance rates as of 7/1/16 are below. These are the total monthly rates without the employer's or employee's portion taken out. [Archdiocese cost-share = \$541.10 toward any health plan election.]

Coverage Elected	HMO	POS	Retiree PPO <i>(eligible with 15 yrs. Service, ages 55 – 65)</i>
Employee Only	\$591.10	\$671.02	\$698.00
Employee plus Spouse	\$1182.19	\$1342.02	\$1395.96
Employee plus Child(ren)	\$1093.54	\$1241.35	\$1291.27
Employee plus Family	\$1684.60	\$1912.38	\$1989.25

Good News! No changes to the premiums on the Voluntary Dental / Vision Plans!

Dental:

Assurant dental benefit premiums are below. Summaries of both plans (Basic 'low plan' and Preferred 'high plan') are on the website.

Coverage Elected Dental	Freedom Basic "Low Plan"	Freedom Preferred "High Plan"
Employee Only	\$14.41	\$28.71
Employee + one	\$28.40	\$55.61
Employee + 2 or more	\$53.07	\$97.29

Vision:

Assurant vision benefit premium are below. In-network benefits include a yearly vision exam for \$10 co-pay, yearly glasses or contact lenses, and discounts on laser vision correction. More information is included in the Site Administrator's binders and on the Archdiocese website.

Coverage Elected Vision	Assurant
Employee Only	\$8.25
Employee + spouse	\$16.50
Employee + child(ren)	\$18.15
Employee + family	\$26.49

Archdiocese provided Life and Disability Insurance:

The Archdiocese continues to provide Coverage to benefits eligible Staff members with disability insurance at 60% of salary. Life insurance is 2.5 times annual salary to a maximum of \$200,000 with benefit reductions for employees over age 65. Summaries are available on the Archdiocese website. We are continuing to partner with The Hartford as our carrier for disability and life insurance.

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Current staff who do not want to make changes to Health, or other coverage do not have to complete any additional paperwork but should submit their enrollment or waiver for the NEW Voluntary Group Life plan.

Beneficiary Reminder!

It's a good idea to use this time to review your beneficiary forms for life insurance and 401(k). Please make sure you have a completed and current beneficiary form in your personnel file.

Refer to online postings for plan summaries, HR Connection or contact Human Resources with additional questions.

As always, we appreciate everything you do to represent the programs of the Archdiocese to your constituents.

Thank You for all you do!