



Office of Human Resources

To: Pastors, Principals, and Administrators
From: Karen Heil / Pamela Power - ANO Employee Benefits
Re: Benefits Renewal and Changes Effective July 1, 2017

March 30, 2017

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 19, 2017**, and the effective date of changes made during open enrollment is July 1st.

Health:

We will be keeping our health insurance with Blue Cross/Blue Shield HMO of Louisiana. This year we have a *rate-pass* with **NO INCREASE** to our premiums on current plan offerings and the Archdiocese will continue to cover all but \$50 dollars of the Employee Only HMO rate again this year. At the recommendation and approval of our Benefits Committee, we have **ADDED a NEW High-Deductible HMO plan** this year, at \$20/month for Employee-only coverage.

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 on all plans.

[Archdiocese cost-share = \$541.10 toward any health plan election, with the exception of the NEW offering - - High Deductible HMO has an *Employee Only rate* of \$20 dollars per month; all other dependent premiums have the offset.]

Note: The high-deductible plan offers slightly lower monthly premiums with the plan-design change of requiring \$750 / year deductible for utilization of some covered services.

Please see rates below.

Blue Cross monthly insurance rates as of 7/1/17 are below. These are the total *monthly* rates without the employer's or employee's portion taken out.

Coverage Elected	HMO	POS	High Deductible HMO	*Retiree PPO Out of Area
Employee Only	\$591.10	\$671.02	\$532.52	\$698.00
Employee plus Spouse	\$1182.19	\$1342.02	\$1,065.04	\$1395.96
Employee plus Child(ren)	\$1093.54	\$1241.35	\$985.17	\$1291.27
Employee plus Family	\$1684.60	\$1912.38	\$1,517.66	\$1989.25

*(*eligible with 15 yrs. Service, ages 55 – 65)*

Important Reminders: Emergency Room visits are \$350 per visit
Urgent Care is **not covered on the HMO Out of State**, only with the POS
Blue Cross continues to work hard to hold costs on Pharmacy drug coverage, so a reminder to visit www.bcbsla.com/pharmacy to check whether a drug is covered, and ask your Doctor about whether a covered alternative may be available for treatment.

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

NEW CARRIER for all lines of Ancillary Coverage!

We have obtained a significant cost-savings for our plans by bundling coverage and **we'll be moving to the Guardian for Employer-paid Group Term Life, Short Term Disability and Long Term Disability coverage as well as our Supplemental lines of Vision, Dental and Voluntary Life Insurance.** *Currently enrolled members will not need to complete an application;* only NEW ENROLLEES or those making changes should complete enrollment forms.



THE GUARDIAN INSURANCE

Summaries of these plans (Basic 'low plan' and Preferred 'high plan') will be on the website. Additional information is included in the Site Administrator's binders.

Guardian Dental:

*Monthly dental benefit *premiums*

Coverage Elected Dental	Basic "Low Plan"	Preferred "High Plan"
Employee Only	\$13.69	\$27.27
Employee + one	\$26.98	\$52.83
Employee + 2 or more	\$50.42	\$92.43

**5% premium reductions from last plan year*

Guardian Vision:

*Monthly vision benefit *premiums are below.*

In-network benefits include a yearly vision exam for \$10 co-pay, \$25 materials copay with yearly eyeglass-lenses or contact lenses, bi-annual frames and discounts on laser vision correction.

Coverage Elected Vision	Monthly Amt.
Employee Only	\$7.81
Employee + spouse	\$15.60
Employee + child(ren)	\$17.16
Employee + family	\$25.03

**5.5% premium reductions from last plan year*

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 will partner with **The Guardian** as our carrier for disability and life insurance this year.

Voluntary Life and Disability Insurance for Dependent Coverage:

Voluntary Life 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*.

This insurance rolls over to The Guardian. ONLY NEW HIRES or NEWLY BENEFITS ELIGIBLE staff are able to enroll at this time. NOT AVAILABLE for OPEN ENROLLMENT election [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.*

Beneficiary & Waiver of Coverage Reminder!

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 UPDATED BENEFICIARY or WAIVER forms for non-elected plans each year.

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

Many thanks to our Benefits Committee and to our Benefits Consultants for their hard work and efforts to continue to improve our suite of offerings while holding cost. We sincerely appreciate all of your time and efforts!

As always, thanks for everything you do at your Parishes, Schools, and Ministries to represent the programs of the Archdiocese to your constituents.

God Bless You for all you do!