

Employer-Sponsored Benefit Guide



Important Information

We are pleased to announce Open Enrollment for the 2018-2019 plan year.

****This years enrollment requires all eligible employees to log in to BAS and confirm elections for the 2018 – 2019 plan year. Even if you are NOT making any changes, you still need to log in and go through the election portal.**

Under the UNUM Voluntary section, you must click on the enrollment link and either elect or decline coverage before proceeding to the next screen/election.

Employees will need to access the BAS system to update the following:

- » Update any demographic information: address, email, cell, etc
- » Newly enroll in any plan: health, dental, vision, voluntary life, critical illness, accident and NEW hospital indemnity
- » Drop any dependents from coverage
- » Update your Life Insurance Beneficiary

Reminder: If you choose to enroll your spouse and/or your child(ren) on the Reta plan, you will be asked to provide verification. Verification usually is a birth or marriage certificate. The online enrollment system will support scans at the time of enrollment or will provide information on how to fax or mail in verification. Please be prepared to provide this information. Enrollment will be pended without verification.

Remember: You can only make changes to your elections outside of open enrollment if you experience a qualifying event. Qualifying events include - marriage, divorce, birth, death, loss of other coverage.

Flexible Spending Accounts

Administered by: BAS

If you are on the Traditional Plan (\$1,000 deductible), you can elect to contribute money to the Medical Flex Account, on a pre-tax basis, to help you pay for out of pocket medical, prescription, dental or vision expenses for you and your tax-qualified dependents. You can save, on average \$0.25 per \$1.00 by putting money in a Flexible Spending Account, on a pre-tax basis.

You cannot have a Medical Flex Account if you are on the \$2,500 HDHP.

You can elect to contribute money to the Dependent Care Flex Account on either the Traditional \$1,000 plan or the \$2,500 HDHP. This account allows you to pay for dependent daycare with pre-tax dollars.

Monthly fee for Flex is \$4.50 for one account and \$5.50 if you elect both Medical and Dependent care. This fee is paid by you.

HSA

Administered by: Health Equity

A Health Savings Account (HSA) is available for eligible employees **enrolled in the High Deductible Health Plan (HDHP).** Under the HSA, pre-tax contributions are placed into an employee's account to allow payment for out-of-pocket eligible expenses for medical, prescription, dental, and vision costs.

2018 Contribution Limits

Employee Only - \$3,450

Employee + 1 or more - \$6,850

Individuals over age 55 can contribute an additional \$1,000 per year.

How to use your Flex or HSA for medical, prescription, dental or vision out-of-pocket expenses.

Flex - BAS

- » Submit a flex claim form to BAS with EOB for medical or pharmacy receipt for Rx.
- » Myenroll - Employees can upload claim forms for medical, Rx or dependent care. (Separate claims are needed for each individual.)
- » Flex reimbursements come to members via check or member can sign up for direct deposit.
- » Employees receive an email when claims process or if additional information is needed.

HSA Health Equity

- » Use your HSA debit card at the pharmacy when you pick up your prescriptions, if you have HSA funds available.
- » Your claims are automatically connected between Anthem and Health Equity.
 - Pay your claims - www.healthequity.com
 - You can reimburse yourself.
- » Mobile app available.
- » You can also pay your dental and vision out of pocket expenses with your debit card after you receive your EOB from SunLife Financial or at time of service for vision.

Medical Insurance

Insured by: Reta Trust | Carrier: Anthem | Network: Blue Cross Blue Shield

Benefit Description	Option 1: \$1,000 Traditional		Option 2: \$2,500 HDHP	
	In Network	Out of Network	In Network	Out of Network
Deductible (calendar year)	\$1,000 Individual ¹ \$2,000 Family ¹		\$2,500 Individual \$5,000 Family ²	
Coinsurance	80/20%	60/40%	80/20%	60/40%
Out of Pocket Maximum	\$5,000 Individual \$10,000 Family	\$10,000 Individual \$20,000 Family	\$5,000 Individual \$10,000 Family	\$6,000 Individual \$12,000 Family
Office Visit	PCP: \$25 co-pay Specialist: \$40 co-pay	Deductible & Coinsurance apply	Deductible & coinsurance apply	Deductible & Coinsurance apply
Urgent Care	\$75 co-pay			
Preventive Care (deductible waived)	Covered 100%; deductible waived			
Prescription Benefits				
Generic	\$10 co-pay		Subject to medical deductible; then \$10 generic; \$20 brand, \$40 non-formulary	
Brand	\$30 co-pay			
Non-Formulary	\$50 co-pay + difference between Non-formulary and brand			

¹ Deductible does not apply to office visit or urgent care.

² Family deductible must be met before coinsurance applies if you have employee plus any other family member.

Pharmacy Programs

Option 1 - Envision; Option 2 - Anthem Rx

The Reta Rx Program has a specific list of "preferred drugs" that are covered under the prescription drug plan. Please refer to www.envisionrx.com/pdf/standard_pdl.pdf to review these medications.

Reta Value Option (RVO) encourages FDA approved lower cost alternatives. If there is a lower cost and medically effective medication available, Envision will direct you to use that prescription and apply only the co-pay that would apply to that lower costing medication. What do you need to do? You will receive a letter from Envision Rx showing the covered prescriptions; if your medication is not listed, your doctor can work with Envision to move you to a covered prescription, or apply for an exception due to medical necessity.

Medical Option 1: \$1,000 Traditional			
	Total Monthly Premium	Employee Monthly Contributions	Employee Semi-monthly Contribution
Employee Only	\$655.00	\$30.00	\$15.00
Employee + Spouse	\$1,280.00	\$655.00	\$327.50
Employee + Child(ren)	\$1,055.00	\$430.00	\$215.00
Employee + Family	\$1,750.00	\$875.00	\$437.50

Medical Option 2: \$2,500 HDHP			
	Total Monthly Premium	Employee Monthly Contributions	Employee Semi-monthly Contribution
Employee Only	\$550.00	\$0.00	\$0.00 + \$37.50 HSA Contribution
Employee + Spouse	\$1,030.00	\$405.00	\$202.50
Employee + Child(ren)	\$885.00	\$260.00	\$130.00
Employee + Family	\$1,455.00	\$580.00	\$290.00

Option 2: The Diocese will contribute \$75 a month (\$900 yearly) in to an HSA for those who enroll in the HDHP. If you foresee your out-of-pocket expenses exceeding \$900, you can also contribute pre-tax to your HSA and unused funds roll over from year to year.

*HSA Employer Contribution applies to EMPLOYEE ONLY election.

The Diocese pays for employee only coverage for eligible full-time employees for both dental and vision.

*Members: Please note that your group number for dental will be changing 7/1/18. Please notify your dentist for your new number. You should receive updated information via accessing the online SunLife site, by mid-May.

Dental Insurance

Insured by: SunLife Financial

Benefits	Coverage
Deductible (calendar year)	\$50 Individual \$150 Family
Maximum Annual Benefit	\$1,500 per covered person
Deductible Waived For	Preventive
Preventive (cleanings, exams & x-rays)	100%
Basic (fillings & periodontal care)	80%
Major (bridges, endodontics, dentures & crowns)	50%
Orthodontia (includes adults)	Covered at 50% to a lifetime maximum of \$1,500

2017 Rates	Total Monthly Premium	Employer Contributions	Employee Contributions
Employee Only	\$41.40	\$41.40	\$0
Employee + Spouse	\$82.80	\$41.40	\$41.40
Employee + Child(ren)	\$106.60	\$41.40	\$65.20
Employee + Family	\$148.00	\$41.40	\$106.60

Vision Insurance

Insured by: SunLife Financial

Network: Vision Service Plan (VSP)

*Remember: You don't need an ID card for this benefit use VSP providers and they use you SS# as identification for benefits.

Benefits	In Network Coverage	Frequency of Service
Eye Exam	\$10 co-pay	12 months
Material Co-pay	\$25 co-pay	-
Lenses	Covered in full	12 months
Frames	\$130 allowance; 20% discount on remaining balance	24 months
Contact Lenses	\$130 allowance in lieu of lens & frame benefit	12 months
Additional Discount	30% off additional glasses and sunglasses, including lens options, from the same VSP doctor on the same day as your exam. Or get 20% off from any VSP doctor within 12 months of your last exam.	

2017 Rates	Total Monthly Premium	Employer Contributions	Employee Contributions
Employee Only	\$8.24	\$8.24	\$0.00
Employee + Spouse	\$16.48	\$8.24	\$8.24
Employee + Child(ren)	\$16.48	\$8.24	\$8.24
Employee + Family	\$24.72	\$8.24	\$16.48

* No waiting periods for late entrants.

This information is a summary of benefits and does not supersede the carrier-provided summary of benefits. Benefits and general provisions described herein are subject to the terms of the Summary Plan Description or Group Contract.

Additional Benefits

EMPLOYER-PAID BENEFITS

UNUM Life & Accidental Death and Dismemberment Insurance

All Employees who work 30 hours or more per week are eligible for the Employer Paid Life & AD&D. The benefit amount is one and a half times (1.5x) annual earnings to a maximum benefit of \$125,000. AD&D matches the Life amount.

UNUM Long Term Disability Insurance

Long Term Disability (LTD) insurance protects workers in the event they become disabled (partial or full) for a prolonged period prior to retirement.

LTD pays the eligible employee a set percentage (60%) of their regular income after a specified waiting period (90 days) up to a set monthly maximum (\$5,000).

VOLUNTARY BENEFITS

UNUM Voluntary Term Life Insurance

Term Life insurance can provide financial protection to loved ones in the event of the death of the employee. A helpful rule of thumb to determine the amount of life insurance needed is to multiply your current salary by anywhere from five to eight years.

*This year only UNUM is offering a true Open Enrollment where anyone can enroll up to the Guarantee Issue without medical questions.

	Employee	Spouse	Child(ren)
Benefit amount	5 times earnings to a maximum of \$500,000	Lesser of 100% of employee amount or \$500,000	Live birth - 6 months: \$1,000 6 months +: \$10,000
Guarantee Issue	\$150,000	\$25,000	\$10,000
Age Reduction	Age 70: 65% of original Age 75: 50% of original		---
Additional Benefits	Waiver of Premium, Conversion, Portability, and Accelerated Benefit		

UNUM Worksite Benefits

The UNUM worksite benefits are offered at open enrollment. If you are interested in either the accident, critical illness, voluntary life or the new hospital indemnity plan, you can elect these benefits when you complete your active enrollment on BAS.

Note: Voluntary Life will continue to be offered to new hires at time of hiring.

Accident Insurance *New lower rates for 7/1/18

This plan reimburses you with cash benefits upon the unforeseen medical expenses due to an accident that may occur on or off your job. Premiums are paid through convenient payroll deduction and employees may add a spouse or dependent child(ren) to this product.

Critical Illness Insurance *New plan offerings with lower rates for 7/1/18

Critical Illness insurance can help supplement your comprehensive major medical coverage and group disability plans by helping employees pay the direct and indirect costs associated with a critical illness or event.

Critical Illness, Accident benefits, and Hospital Indemnity can be used to pay your out of pocket medical expenses.

NEW 7/1/18 UNUM Hospital Indemnity

This new plan provides enrolled members a flat \$1,500 payment if you are admitted and stay in the hospital for more than 20 hours due to a covered accident or illness.

This benefit also includes a \$50 Wellness Benefit. Pre-existing conditions do apply.

Coverage for Contraceptives

A component of the Affordable Care Act is a requirement (HHS mandate) that all health plans provide coverage at no cost (including deductibles and co-payments) for all contraceptives approved by the Food and Drug Administration as part of preventive health services for women. The United States Conference of Catholic Bishops (USCCB) has since taken the lead in opposition to the requirement. Read more from the USCCB under "HHS Mandate Fact Sheet and Statements" at <http://bit.ly/hhsusccb>. **The Reta Trust does not offer coverage for contraceptives unless prescribed for medical treatment purposes.**

LiveHealth

LiveHealth Online lets you talk face-to-face with a doctor through your mobile device or computer with a webcam. Doctors are available 24/7, 365 days a year. LiveHealth Online is not meant to replace your primary care physician, but is a convenient option when your physician is not available and you need care now. Just log in to www.livehealthonline.com and create an account. Once your account is established, you can select a doctor and in a few minutes you'll be speaking with him or her directly, face-to-face! LiveHealth is available to medical plan enrolled members and enrolled family members.

Now you can get the health care you need without all the hassle

Have a health question? Feeling under the weather? With LiveHealth Online, you don't have to deal with scheduling an appointment or long wait times at the urgent care center. In fact, you don't even have to leave your home or office. Using LiveHealth Online, you can see a doctor who can answer questions, make a diagnosis, and even prescribe basic medications, when needed.*

With LiveHealth Online, you get:

- Immediate doctor visits through live video.
- Your choice of board-certified doctors.
- Help at a cost of only \$49 per visit, subject to deductible and coinsurance.
- Private, secure and convenient online visits.

What are the qualifications of the doctors you see using LiveHealth Online?

- Board-certified.
- Average 15 years practicing medicine.
- Mostly primary care physicians.
- Specially trained for online visits.

When can you use LiveHealth Online?

As always, you should call 911 with any emergency. Otherwise, you can use LiveHealth Online whenever you have a health concern and your own doctor isn't available. Doctors are available 24 hours a day, seven days a week, 365 days a year. Some of the most common uses include:

- Cold and flu symptoms such as a cough, fever and headaches
- Allergies
- Sinus infections and more!

Start a conversation now

Just enroll for free at livehealthonline.com or on the app, and you're ready to see a doctor.

Sign up for LiveHealth Online today!

It's quick and easy to sign up just go to livehealthonline.com or download the mobile app.

apple.com



play.google.com/store



WELLNESS

RETA REWARDS

Earn \$100 by Completing Your HealthQuotient

The short, mobile-friendly health survey provides a comprehensive snapshot of your current health. You can choose to provide this information to your healthcare provider and/or keep it for your own records.

Earn by Engaging in Your Health Rewards

With more options than ever, you can watch over your well-being and earn up to \$350 by Engaging in Your Health rewards your way. Whether you choose WebMD Health Coaching (\$25/call up to 5 calls), getting a biometric screening or preventive exam (\$50), tracking your steps (\$50) or something else—the choice is yours.

Contact WebMD Health Services Customer Service for these Rewards at 866.302.6343.

DIOCESE OF HELENA REWARDS

Health Quotient Completion Drawing

March to December 2018

Upon completion of your HealthQuotient (HQ), you will be entered into a drawing for a \$150 gift card from REI. The Diocese will draw three names at the end of each month. The sooner you complete your HQ, the more chances you have at winning \$150.

CHALLENGES:

More information for each challenge will be sent directly to you from Carmae Fawaz via your email.

Water Self-Awareness Challenge

All year

Learn the benefits of water. Take the challenge to drink enough water every day using your “smart” water bottle. Each employee will receive a water bottle at the Benefit Education Sessions.

FITBIT Walking Challenge

July, August and September

Take our walking challenge of moving 8,000 steps per day and reap the rewards! If you sign-up for the walking challenge, the Diocese will provide \$82 toward a FitBit or a \$75 gift certificate at a Dick’s Sporting Goods store for some fancy new walking gear. Get moving!

FITBIT Top Five Walkers Reward

The top five walkers with the furthest miles walked will receive REI gift cards in the amount of \$100 each. More details will be sent to you for this challenge.

Dr. Ann Webinar Series - “Learn to Eat Right for Life” Challenge

September, October and November

This world-renowned educational series is available to all Diocese of Helena employees in the fall of 2018. Educate yourself and your community on how to eat for optimum health and learn the importance of super foods.

Dr. Ann Webinar Series Completion Bonus Reward

Upon completion of 10 webinar modules, you will be entered into a drawing for a \$100 gift card. Five participant names will be drawn at the end of November.

Community Grant

May 15 – June 15, 2018

Because you have the best ideas for your communities as far as wellness goes, the Diocese will grant three \$1000 grants to communities for a wellness initiative in your community. This has to be associated with a Diocesan parish, school or entity and also must involve at least 25 people in your location. Start thinking of ideas for submission!

QUESTIONS?

Call or email Carmae Fawaz at 406-389-7061; cfawaz@diocesehelena.org. BE WELL!



Benefit Contact Information

	<p align="center">Medical</p>	<p align="center">Reta Trust (877) 303-7382 www.RetaTrust.org</p>
		<p align="center">Anthem Network (888) 722-1077</p>
	<p align="center">Online Doctor</p>	<p align="center">LiveHealth (855) 603-7985 www.LiveHealthOnline.com</p>
	<p align="center">Health Savings Account</p>	<p align="center">Reta: Health Equity (877) 582-4453 www.HealthEquity.com</p>
	<p align="center">Pharmacy Program for the \$1,000 tradition plan</p>	<p align="center">Envision Rx (844) 852-7437 www.EnvisionRx.com</p>
	<p align="center">Mail-Order Pharmacy</p>	<p align="center">EnvisionMail (866) 909-5170 www.EnvisionPharmacies.com</p>
	<p align="center">Flexible Spending Account</p>	<p align="center">BAS www.MyEnroll.com</p>
	<p align="center">Dental Vision</p>	<p align="center">SunLife Financial (800) 733-7879 www.AssurantEmployeeBenefits.com</p>
	<p align="center">Vision Network</p>	<p align="center">VSP (800) 733-7195 www.VSP.com</p>
	<p align="center">Long Term Disability Worksite Benefits Group Life Voluntary Life</p>	<p align="center">UNUM (800) 421-0344 www.UNUM.com</p>
	<p align="center">403B - Retirement</p>	<p align="center">Voya Dan Sullivan Agency (406) 443-6300</p>
	<p align="center">Human Resources</p>	<p align="center">Diocese of Helena Carmae Fawaz (406) 389-7061 cfawaz@diocesehelena.org</p>
 <p align="center">Representatives available to help navigate all your options.</p>	<p align="center">Benefit Consultant</p>	<p align="center">PayneWest Insurance Becky Byrne Beth Wardell, Sarah Bunton (406) 327-6427 BWardell@PayneWest.com SBunton@PayneWest.com</p>