



2019 Summary of Archdiocesan Benefits

Full-time employees are eligible to enroll in the Archdiocesan group insurance plans. For purposes of defining benefits eligibility, full-time is defined as 30 hours per week or 1560 hours per year.

Blue Cross and Blue Shield Medical Plan

OPTION 1: PPO

- Deductible: \$600 per person / \$1,800 per family;
- Preventative care covered 100%;
- Medical Out of Pocket Max: \$1,600 per person / \$4,800 per family;
- Prescription Drugs: \$10 co-pay for generic drugs or 20% whichever is greater to \$25 max. \$20 co-pay for brand or specialty drugs or 20% whichever is greater to \$50 max. (Rx Out-of-Pocket \$750 per person/\$1,000 per family).
- Choice of two networks:
 - AWARE (100% of hospitals and 98% of all providers including the Mayo Clinic) and
 - Group Value (GVN). Access www.bluecrossmnonline.org and click on the tab "Find a Doctor" to find providers.

OPTION 2: High Deductible Health Plan (HDHP) - Health Savings Account (HSA) Qualified

- Deductible \$2,700 per person / \$5,400 per family;
- Preventative care covered 100%; all other care and prescriptions subject to deductible;
- Medical Out of Pocket Max \$2,700 per person / \$5,400 per family;
- Those enrolled are eligible to establish their own health savings account (HSA), assuming all other HSA eligibility criteria have been met.
- Those who do not wish to establish their own HSA may establish a Flexible Spending Account (FSA) to help with out of pocket medical expenses.
- Those who establish an HSA account may only enroll in a Limited FSA for reimbursement of dental and vision expenses.
- Choice of two networks:
 - AWARE (100% of hospitals and 98% of all providers including the Mayo Clinic) and
 - Group Value (GVN). Access www.bluecrossmnonline.org and click on the tab "Find a Doctor" to find providers.

Delta Dental Plan

- \$25 deductible (*does not apply to diagnostic services*)
- Diagnostic, preventative and basic services covered at 100%
- Major restorative services covered at 50%
- \$1,000 annual maximum benefit
- Orthodontic benefits are not included

UNUM Life and AD&D

- 1 x annual salary capped at \$50,000 – employer paid.
- Benefit is doubled in the event of accidental death or dismemberment

UNUM Supplemental Life

- Employees may purchase additional life insurance on themselves in multiples of up to 4 times salary to a maximum of \$500,000.
- Additional options are available for purchasing supplemental life on spouse and child(ren).

UNUM Long Term Disability

- 60% of monthly salary payable after a waiting period of 90 or 180 days depending upon the plan your employer has selected.
- Employer chooses either 100% employer paid or 100% employee paid.

Medical & Dependent Care Flexible Spending Reimbursement Accounts

- Healthcare Flexible Spending Account (FSA): IRS code section 125 allows employees to elect an annual election of up to \$2,650 (2018 limit) to fund medical and dental expenses not paid by medical insurance on a pre-tax rather than after-tax basis.
- Limited Purpose Flexible Spending Account (Limited Purpose FSA): Employees enrolled in an HSA are not eligible to participate in a traditional flexible spending account. They may enroll in "limited purpose" FSA with reimbursements limited to dental and vision care expenses.
- Dependent Care Flexible Spending Account (DCFSA): Employees may designate up to \$5,000 per year on a pre-tax basis to pay for childcare or the care of a dependent or spouse with mental or physical disabilities.

Voluntary Benefits:

- VSP Vision Plan
- AFLAC Critical Illness
- AFLAC Hospital Indemnity
- AFLAC Group Accident
- AFLAC Short Term Disability
- Legal Shield Legal Assistance and Identity Theft

403(b) Retirement Plan: Administered through Transamerica

The Tax Deferred Annuity (TDA) Plan, also referred to as the 403(b) Plan, provides a way for employees to save for your retirement with pre-tax savings from their earnings.

- **Eligibility:** All lay employees – regardless of age – are immediately eligible to make pre-tax contributions to the Plan, and may receive the employer contribution after completing 1,000 or more hours within their first year of service or a subsequent plan year (calendar year). The employer contribution is currently 2.5 percent of the employee's salary each year. Enrollment occurs on the first of each month and employees can join at any of those times.
- **Vesting:** Vesting refers to ownership of an employee's account. Employees are always 100% vested in their contributions to the Plan and any earnings on those contributions. Vesting of the money in your account from the employer contribution will occur on a tiered schedule of 20 percent per year through five years of service; after five years of service, employee are 100% vested in the employer contribution portion of their account.

Paid time off policies and employee cost sharing amounts on the group insurance plans are determined at the parish/school level.