

## Benefit Changes for 2019

- **Individual deductible** for the PPO plan is increasing from \$550 to \$600. The **family deductible** is increasing from \$1650 to \$1800.
- There will be a **\$20 co-pay for brand name and specialty prescription drugs**. Generic brand prescription drugs will still have the \$10 co-pay. As a reminder, this co-pay arrangement applies to the PPO plan only. Under the High-Deductible Health Plan, the entire cost of the prescription will be applied to your deductible.
- A **voluntary vision plan** with VSP will be available.
- The current dependent **Supplemental Life** plan that provides a \$2,000 benefit for a spouse and \$1,000 benefit for a child will no longer be offered in 2019. If you currently have dependents enrolled in that plan, you will automatically be enrolled in the 2019 Supplemental Life plan that is offered by the Archdiocese depending on who you had covered previously in 2018. We will enroll you with \$5,000 for spouse and/or \$2,000 for child(ren) without you needing to do evidence of insurability (EOI). If you do not wish to have this benefit simply decline the coverage when you go through the Open Enrollment process.
- Both the Basic Life and Supplemental Life plans will have an **accidental death and dismemberment (AD&D)** provision built into them. What this means is that in the event of an accidental death, the benefit is doubled with either of these plans. There will be no longer be any stand-alone AD&D plans. Current participants in the stand-alone AD&D plans can elect group accident insurance through the AFLAC voluntary benefit plans.
- **Identity Theft coverage** under Legal Shield will now offer coverage for family members in addition to the current employee only coverage.
- Blue Cross and Blue Shield of Minnesota, while still offering the **Fitness Reimbursement** benefit for 2019, will no longer offer this benefit in 2020. There will be a replacement program offered in 2020, with more details to come.