



Office for Human Resources

Date: October 2019
To: All Lay Employees Working 20 Hours or More at One Location
From: Bobbie Espinosa, Director of Human Resources
Subject: Annual Benefit Open Enrollment for Plan Year 2020

The Diocese continues to partner with BeneTrac to provide you with the ability to make your annual enrollment elections online at your convenience. BeneTrac contains all of your plan documents, required notices, and benefit information in the “Resource Library”. Enclosed is your 2020 “BeneTrac Online Open Enrollment Guide”.

IMPORTANT: If you previously declined to enroll in a Medical plan and would like to continue to decline, you must go into BeneTrac to decline the offer again for 2020. Should you have a mid-year qualifying event, you will have 30 days to enroll. Notify and provide the necessary documentation to your location administrator within that 30 day window.

Open enrollment will begin November 1 and end on November 30th at 9pm PST.

◆ **GROUP MEDICAL, Rx AND VISION INSURANCE**

CIGNA continues to be the administrator for the Open Access Plus Plan (PPO) and the Open Access Plus Plan (Bridge). The prescription drug benefit will continue to be administered by CVS/Caremark and the vision benefit by VSP. Prescription drug and vision benefits are the same for all enrollees regardless of the medical plan elected.

CIGNA MotivateMe incentive program continues to reward covered employees (and spouse) for participation in wellness programs. Enclosed is a flyer containing detailed information, including how to claim your rewards.

Beginning January 1, 2020

- **Minute Clinic will no longer be covered by CVS Caremark.**
You may still use Minute Clinic – simply provide your CIGNA ID Card NOT your CVS Caremark Card
- **Outpatient Authorization – PPO.** Several outpatient services will now require the network doctor to do a prior authorization to prove medical necessity. *Non-network* doctors will not be responsible to do the prior authorization; the member will be responsible. CIGNA will re-issue ID Cards for PPO members only. The back of the NEW card will change to include “AND OUTPATIENT PROCEDURE”.
When you receive your new card, remember to dispose of the old card.



◆ **GROUP MEDICAL, Rx AND VISION INSURANCE (cont'd)**

In order to maximize the available dollars for actual payment of claims, our medical, prescription drugs, and vision insurance are self funded by the Diocese. This allows the Diocese to control administrative costs and maximize the portion of the premium available to pay claims. The Diocese has also purchased reinsurance to protect our plan against large losses on an individual basis and an overall basis. Our eventual cost for these benefits will be determined solely by our own claims experience. In these times of rapidly increasing health care costs, we need to do all we can to control costs and claims.

We strongly encourage you and your family to make an appointment for your annual preventive check-up. Your health plan focuses on helping you to keep well, rather than just providing coverage for illness or injury. CIGNA plans will continue to cover 100% of in-network preventive care services. This means you will not be required to make a co-payment nor will you have to meet a deductible for in-network preventive services.

There will be a **5% increase** in the premium for the upcoming plan year.



◆ **GROUP DENTAL INSURANCE**

The CIGNA Dental PPO Plan is the same plan that is currently offered.
There will be a **5% increase** in the premium for the upcoming plan year.



The Western Dental DHMO 7730 Plan is the same plan that is currently offered. There will be **no increase**

The MetLife/SafeGuard DHMO SG-85 Plan is the same plan that is currently offered.
There will be a **1.5 % increase** in the premium for the upcoming plan year.



- If you enroll in either Western Dental or MetLife/SafeGuard, you will be **required** to make your primary care provider election *at the time* you make your selection/change in BeneTrac. You are able to obtain a network provider listing by calling Western Dental at (800) 992-3366 referencing your DHMO plan 7730 or by visiting www.westerndental.com or MetLife/SafeGuard at (800) 880-1800 referencing your DHMO plan SG-85 or by visiting www.MetLife.com/mybenefits. A link to the provider directory is provided in BeneTrac

◆ **FLEXIBLE SPENDING ACCOUNTS (FSA)**

The CIGNA Flexible Spending Account: Valuable information on the FSA is available in the “Resource Library” in BeneTrac.

- The maximum contribution for the Health Care Flexible Spending Account remains at \$2,500; the Dependent Care Flexible Spending Account maximum remains at \$5,000.
- IRS requires that funds in the Health Care or Dependent Care account not used for eligible expenses incurred in the same plan year (January 1 thru December 31) be forfeited.

IMPORTANT:

Election to enroll in the Flexible Spending Account plan is REQUIRED EACH YEAR

◆ **LINCOLN FINANCIAL GROUP 403(b) RETIREMENT SAVINGS PLAN**

When it comes to the benefits of building a career, having an easy way to save for retirement should be near the top of the list. You work hard for your money. Shouldn't it work hard for you? Invested in your Diocese of San Diego 403b Retirement Savings Plan, your money has the potential to accumulate—helping you to truly enjoy “life after work.”

- Register an account and add your beneficiaries online at www.lincolnfinancial.com/retirement — Convenient access to your account at any time online or on mobile app
- Automatic payroll deductions — Saving a set amount every payday can help you build the savings you'll need
- Pre-tax Savings reduce your taxable income — Your annual gross taxable income will be reduced by the contributions you make
- ROTH Savings - Take home less pay today in exchange for not having to pay taxes on your account when you retire

For more information, contact Mark Ruffo at 619-346-5591 or mark.ruffo@LFG.com

◆ **FOR FURTHER INFORMATION**

Should you have additional questions, please refer to the details in the benefit summaries included in this package as well additional information available in the **Resource Library in BeneTrac** or from your location administrator. You may also call Olivia Granados, Human Resources at (858) 490-8283 for assistance. **We strongly suggest that you review the benefit information available to you.**

Call CIGNA enrollment information line regarding Medical, Dental and FSA
By calling 800-244-6224 - available 24 hours a day, 7 days a week.

Remember, after November 30, 2019 No Changes will be allowed until the next annual open enrollment **unless** you have a mid-year qualifying event (marriage, adoption, birth of a child, etc.). Should you have a qualifying event, you will have 30 days to make the changes in BeneTrac. Notify and provide the necessary documentation to your location administrator within that 30 day window.