



Office for Human Resources

Date: October 2018  
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 2019

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 2018 “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. 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 30<sup>th</sup> at 9pm PST.**

Beginning January 1, 2019, we will be changing from a four tier employee cost share policy to two tiers. That means that we will now have only two premium rates – Full Time and Part Time.

#### **NEW TIERS**

- Lay Full-Time 30 hours and Up
- Lay Part-Time 20-29 hours



The new Full Time and Part Time employee cost structure can be found on pages 9 & 10 of the “Lay Employee Benefit Summary” enclosed in this packet.

#### **◆ 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 the wellness programs listed below.

- Biometric Screenings **AND** online health assessment = \$50 Gift Card
- Claim Validated Preventive Cancer Screening = \$100 Gift Card
- Telephonic Coaching Program = \$100 Gift Card
- Online Coaching Program = \$50 Gift Card
- Healthy Pregnancies Healthy Babies 1<sup>st</sup> Trimester = \$150 Gift Card & 2<sup>nd</sup> Trimester = \$75 Gift Card

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

### Mobile App Enhancements for Telehealth connection

- Easy access for care of minor conditions by downloading apps for:



OR



### Vision Service Plan (VSP)

- Contact lenses are allowed every calendar year
- Frames and lenses are allowed every calendar year
- Lens enhancements are allowed every calendar year

### CVS/Caremark invites you to join The Weight Loss Program at Minute Clinic

- Includes membership in DASH for HEALTH
- DASH stands for “Dietary Approaches to Stop Hypertension”
- Lower your blood pressure and drop pounds naturally
- One-on-one consultations with a Minute Clinic health care provider
- Present your prescription ID card for a \$0 service fee when you or your covered dependents visit the clinic (up to 15 visits over 26 weeks)

### Mobile App Enhancements

- Scan the barcode on your Rx label to refill available prescriptions
- You can view your ID card at any time
- Fill New Prescriptions - Take a photo of the front & back of your new prescription and CVS Caremark Mail Service Pharmacy will take it from there
- Pharmacy Locator – find a network retail pharmacies near you

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.

**Note:** There will be a 1% 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 **no increase**

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 **no increase**

- 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](http://www.westerndental.com) or MetLife/SafeGuard at (800) 880-1800 referencing your DHMO plan SG-85 or by visiting [www.MetLife.com/mybenefits](http://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 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](http://www.lincolnfinancial.com/retirement) — Convenient access to your account at any time online or on mobile app
- Tax-deferred growth — Since you don't pay income taxes on your earnings until withdrawal, more of your money is at work, providing greater growth potential
- 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 James Weyman at 844-280-9948 or [james.veyman@LFG.com](mailto:james.veyman@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 at 800-244-6224 - available 24 hours a day, 7 days a week.

**All enrollments or changes must be completed during the month of November to ensure proper coverage for the 2019 plan year.**

Remember, after November 30, 2018 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.