

# Open Enrollment News for 2020–2021 Benefits



ARCHDIOCESE OF SEATTLE

April 2020

## Open Enrollment

**Friday, May 1 – Friday, May 15**

Now is your once-a-year opportunity to enroll in or change benefits.

- You must enroll or re-enroll in the Health Care FSA or Dependent Care FSA during open enrollment (no rollovers)
- All other benefit elections will roll over
- Changes are effective July 1, 2020
- **Reminder to teachers:** there is no enrollment period at the beginning of the school year. Your next opportunity to make benefit changes will be May 2021 Open Enrollment (unless you have a qualifying family status change)

Enroll online 24/7 at [www.SeattleArchBenefits.HRinTouch.com](http://www.SeattleArchBenefits.HRinTouch.com)

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## Integrated Payroll and Benefits Services Office (IPBSO)

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## What's Changing and What's Not

Here's a list of what's changing and what's not. Details about the benefit changes are described throughout this newsletter.

### What's Changing?

- Medical premiums\*
- Dental premiums\*
- Vision premiums\*
- Christian Brothers Rx benefits
- Christian Brothers in-and out-of-network deductible and out-of-pocket limit applied separately (1/1/2021)
- Kaiser NW CDHP out-of-pocket limit for individual and family

*\*Your premiums are increasing if you cover dependents, or if you buy up to a Standard Plan. Employee-only CDHP healthcare coverage will continue to be 100% employer paid.*

### What's Not Changing?

- Kaiser WA benefits
- Employer seed contribution to HSAs
- Dental benefits
- Vision benefits
- Life Insurance (employer paid)
- Optional Group Life Insurance (employee paid)
- Accidental Death & Dismemberment Insurance (employer paid)
- Long-Term Disability Insurance (employer paid)
- Critical Illness Insurance (employee paid)
- PrivacyArmor identity protection (core coverage)
- Long-Term Care Insurance (no new enrollment; grandfathered for those hired before December 2011)

# Benefit Changes (to Christian Brothers Plans) & News

## CB CDHP and Standard Plan: Brand Coinsurance if Generic Available

Effective July 1, there will be a change in how the Christian Brothers CDHP and Standard Plan brand name drug coinsurance is determined.

If a generic is available and you receive a brand drug (preferred or non-preferred), you will pay the brand coinsurance PLUS the difference between the brand and generic drug COST. (The doctor writing “dispense as written” will no longer be enough to get a brand drug for just the copay.)

To get brand meds for brand-only coinsurance amount, you must get prior authorization from Express Scripts. Using Express Script’s appeal procedures, your doctor must provide evidence you cannot take the generic drug to Express Scripts.

**Example:** Emma takes a prescription for the cholesterol drug Zocor to the pharmacy. Zocor is a non-preferred brand medication because it is not listed as a preferred drug on the formulary (and costs \$154/month). The generic replacement, Simvastatin, is available (for \$66/month) but Emma receives Zocor and does not have prior authorization from Express Scripts. Here’s what she’ll pay:

### IF ENROLLED IN THE CB CDHP

After the deductible is met: \*

20% coinsurance for non-preferred brand (20% of \$154)	\$31
+ Difference between brand and generic cost: (\$154 - \$66)	\$88
<b>Cost for brand drug</b>	<b>\$119</b>
Cost generic drug (20% of \$66) =	\$14

\*Before the deductible is met, Emma would pay 100% of the brand drug cost: \$154

### IF ENROLLED IN THE CB STANDARD PLAN

30% coinsurance for non-preferred brand (30% of \$154)	\$47
+ Difference between brand and generic cost: (\$154 - \$66)	\$88
<b>Cost for brand drug</b>	<b>\$135</b>
Cost for generic drug	\$15

## CB Standard Plan: Brand Rx Changes from Copay to Coinsurance

Starting July 1, Christian Brothers is changing out-of-pocket costs for brand drugs from a flat copay to coinsurance:

Retail (30-day supply)	Current	New
Generic	\$15	\$15
Preferred Brand	\$30	20% of cost up to \$100
Non-preferred Brand	\$60	30% of cost up to \$150

Mail Order (90-day supply)	Current	New
Generic	\$37.50	\$37.50
Preferred Brand	\$75	20% of cost up to \$250
Non-preferred Brand	\$150	30% of cost up to \$375

**You’ll pay the same amount for generic medications. And – if you have prior authorization for the brand drug from Express Scripts – you’ll often pay less for brand drugs.**

For instance the cost for Zocor, a non-preferred brand drug, is \$154. Instead of a \$60 copay (the current copay), your out-of-pocket cost would be \$47 (30% of \$154).

## CB Standard Plan: New Prescription Drug Tier – Specialty Drugs

Specialty drugs are very expensive prescription medications given by injection or infusion, typically requiring special handling such as refrigeration. For that reason, they are often only available via limited distribution networks.

Specialty Drug (30-day supply)	Coinsurance
Generic	10% of cost up to \$150
Preferred Brand	20% of cost up to \$150
Non-preferred Brand	30% of cost up to \$250

If you are prescribed a specialty medication, after your initial fill, you will receive instructions from Express Scripts on how/where to have it filled. Express Scripts may also ask you or your doctor for evidence to confirm whether other, lower-cost therapies have been tried and shown not to work.

**Example:** Olivia has extreme eczema and is prescribed Dupixent, a preferred brand drug. Although 20% of \$3,083 (the monthly cost) = \$616, because of the cap she pays \$150.

## Dental and Vision Premiums

There will be a small premium increase for dental and vision:

2020-2021 Employee Dental and Vision Premiums		
Per pay period	Dental	Vision
Employee only	\$0.00	\$0.00
Employee and 1 dependent	\$28.48	\$1.41
Employee and 2 or more dependents	\$56.05	\$4.98

## Christian Brothers to Change How In- and Out-of-Network Charges are Applied

Starting **Jan. 1, 2021**, Christian Brothers will count charges from in-network providers only toward the in-network deductible and OOP maximum and out-of-network provider charges will count only toward the out-of-network deductible and OOP maximum. This affects both the CDHP and Standard Plans.

## Archdiocesan Employers Pay Most of Your Benefit Costs

When you enroll in one of the CDHP options, your employer pays 100% of the employee premium plus contributes to your HSA:

- Dental and vision premiums are 100% employer paid
- When you cover your spouse or children, you pay the additional premiums

Here's what your employer will be paying for healthcare premiums in 2020–2021.

2020-2021 Employer Premiums	
Employer's contribution toward employee premiums	Per pay period
Kaiser NW (SW Washington) CDHP	\$274.48
Kaiser NW (SW Washington) Standard Plan (HMO)	\$305.73
Kaiser WA CDHP	\$295.30
Kaiser WA Standard Plan (HMO)	\$326.55
Christian Brothers CDHP	\$321.39
Christian Brothers Standard Plan	\$352.64
Delta Dental WA	\$24.68
VSP Vision	\$3.09

2020-2021 employee medical premiums are listed at the top of the tables on page 4 and 5.

## Employers Continue HSA Seed Contributions

Employers will continue to contribute to HSAs for employees enrolling in one of the CDHP plans. The 2020-2021 contribution will be the same as last year:

- **HSA:** up to \$750 individual coverage
- **HSA:** up to \$1,500 family coverage
- **General Health Care FSA:** up to \$500, if enrolled in a CDHP but not eligible for an HSA

HSA contributions are pro-rated and deposited over the remaining pay periods in the fiscal year (July 1 to June 30).

To receive the contributions, you must be enrolled in a CDHP and HSA and have opened an account with Health Equity.

## Final Christian Brothers Premium Holiday

For the last several years we've been fortunate to receive a premium holiday from Christian Brothers because the Trust's investment earnings have been robust. The Trustees have decided that we will have one last premium holiday. If covering your spouse and/or children on the Christian Brothers CDHP or Standard Plan on May 1, 2020, no medical premium will be taken from your first and second paychecks in June 2020. There will be NO premium holiday in June 2021.

## Benefit Terms to Know

**Deductible:** The amount you pay for healthcare services for the calendar year before your health insurance begins to pay. For example, if your plan's annual deductible is \$1,500, you pay 100% of your medical bills\* until your out-of-pocket costs reach \$1,500\*.

**Out-of-pocket maximum:** The most you pay out-of-pocket in a calendar year. For example, if your out-of-pocket maximum is \$4,500, once you pay \$4,500 in deductibles, copays and coinsurance, the plan pays 100% of your medical and pharmacy bills for the rest of the year.

\*Keep in mind that deductibles and out-of-pocket maximums are counted on a calendar year basis, even though our medical plans follow our fiscal year: July 1 to June 30. For details about how deductibles and out-of-pocket maximums work for all of our plans, see "Crediting Deductibles And Out-of-Pocket Maximums," posted on [www.SeattleArchBenefits.HRInTouch.com](http://www.SeattleArchBenefits.HRInTouch.com).

# Medical Plan Benefits Comparison

## Consumer Driven Health Plans + HSA

Employee premium per/pay period*	Kaiser NW (Southwest WA)	Kaiser WA	Christian Brothers
Employee Only	\$0	\$0	\$0
Employee + Spouse	\$274.49	\$295.30	\$317.59
Employee + Children	\$192.15	\$206.72	\$217.28
Employee + Family	\$466.64	\$502.02	\$534.87

\*Enroll in a CDHP and get an employer contribution to your HSA. For 2020-2021:  
**Individual: \$750**  
**Family: \$1,500**

## Medical Benefits

	Network	Network	Network	Non-network
<b>Calendar Year Deductible</b> (applies to prescriptions)				
• Individual	\$1,500	\$1,500	\$1,500	\$3,000
• Family	\$3,000	\$3,000	\$3,000	\$6,000
<b>Out-of-Pocket Max</b> (applies to prescriptions)				
• Individual	\$4,500	\$4,500	\$4,500	\$9,000
• Family	\$9,000	\$9,000	\$9,000	\$18,000
<b>Preventive Care</b> (selected services)	100% no deductible	100% no deductible	100% no deductible	50% after deductible
<b>Natural Family Planning Services</b>	100% no deductible	100% no deductible	100% no deductible (\$200 max)	
<b>Office Visit</b>	80% after deductible	80% after deductible	80% after deductible	50% after deductible
<b>Urgent Care</b>				
<b>Inpatient Hospital</b>				
<b>Outpatient Hospital/Surgery Facility</b>				
<b>Lab Tests</b>	80% after deductible	80% after deductible	100% after deductible	50% after deductible
<b>X-Rays</b>	80% after deductible	80% after deductible	80% after deductible	50% after deductible
<b>CT, MRI + CAT Scan</b>				
<b>Emergency Room</b>	80% after deductible	80% after deductible	80% after deductible	

## Prescription Drugs

<b>Prescription Drugs</b> Plan pays 80% of the allowed amount for all Rx tiers (such as generic, brand preferred, etc.). Note: the cost is usually lower for generic and preferred brand (formulary) than non-preferred brand.	80% after deductible	80% after deductible	80% after deductible	
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\*HSA contributions are made on a per pay period basis.

Employee premiums may be slightly different for employees of Associated Catholic Cemeteries, who can get premiums from Cemeteries management.

## Standard Medical Plans

Employee premium/ pay period*	Kaiser NW (Southwest WA)	Kaiser WA	Christian Brothers
Employee Only	\$66.41	\$60.18	\$70.72
Employee + Spouse	\$438.56	\$446.89	\$489.08
Employee + Children	\$326.92	\$330.88	\$356.96
Employee + Family	\$699.06	\$717.60	\$775.32

## Medical Benefits

	Network	Network	Network	Non-network
<b>Calendar Year Deductible</b>				
• Individual	\$150	\$250	\$500	\$500
• Family	\$450	\$750	\$1,500	\$1,500
<b>Out-of-Pocket Maximum</b>				
• Individual	\$1,650	\$2,000	\$3,500	\$3,500
• Family	\$4,950	\$6,000	\$10,500	\$10,500
<b>Preventive Care</b> (selected services)	100% no deductible	100% no deductible	100% no deductible	50% after deductible
<b>Natural Family Planning Services</b>	100% no deductible	100% no deductible	100% no deductible (\$200 max)	100% no deductible (\$200 max)
<b>Office Visit</b>	Primary Care: \$15/visit Specialty Care: \$25/visit no deductible	\$25/visit after deductible	\$25/visit no deductible	50% after deductible
<b>Inpatient Hospital</b>	80% after deductible	\$100/day (\$300 max per admit) after deductible	80% after deductible	50% after deductible
<b>Outpatient Hospital/ Surgery Facility</b>	80% after deductible	\$25/procedure after deductible	80% after deductible	50% after deductible
<b>Lab Test</b>	\$15/visit no deductible	100% after deductible	100% no deductible	50% after deductible
<b>X-Rays</b>	\$15/visit no deductible	100% after deductible	80% after deductible	50% after deductible
<b>CT, MRI, PET Scan</b>	\$100/visit no deductible	100% after deductible	80% after deductible	50% after deductible
<b>Emergency Room</b>	80% after deductible	\$100/visit after deductible	\$100/visit + 80% after deductible	
<b>Urgent Care</b>	\$35/visit no deductible	\$25/visit after deductible	\$25/visit no deductible	50% after deductible

### Network Retail Pharmacy – 30-day supply\*\*

Generic	\$15 copay	\$15 copay	\$15 copay
Brand (Preferred)	\$30 copay	\$30 copay	20% of cost up to \$100
Non-Preferred	\$50 copay	N/A	30% of cost up to \$150

### Mail Order – 90-day supply\*\*

Generic	\$30 copay	\$30 copay	\$37.50 copay
Brand (Preferred)	\$60 copay	\$60 copay	20% of cost up to \$250
Non-Preferred	\$100 copay	N/A	30% of cost up to \$375

### Specialty medications– 30-day supply\*\*

Generic	\$15 copay	\$15 copay	10% of cost up to \$150
Brand (Preferred)	\$30 copay	\$30 copay	20% of cost up to \$150
Non-Preferred	\$50 copay	N/A	30% of cost up to \$250

\*\* Under the Standard Plans, prescription drugs are not subject to a deductible.



# Open Enrollment Action Items and Things to Consider

Open Enrollment is the perfect time to review your current benefits and consider making changes. Did your usage go up or down last year? Might another medical plan option save you money while better meeting your needs? Did you use up your FSA or have funds leftover? Use the following checklist as a guide.

## 1. Review your current benefits online at HRinTouch

- To see what you currently have, log in to [www.SeattleArchBenefits.HRinTouch.com](http://www.SeattleArchBenefits.HRinTouch.com).
- You can also get to HRinTouch using single sign-on through the UltiPro portal: <https://n22.UltiPro.com>

You can also see your benefits using your phone or tablet!

- Download the Benefitfocus app
- Enter our Company ID: [seattlearchbenefits](http://seattlearchbenefits.com)

## 2. Consider enrolling in one of the CDHPs

Take a closer look at the CDHP plans. They offer the lowest per-paycheck cost and can save you money. Use this modeling tool to explore whether they might be a good fit for you and your family: [wildcard.comparemyhsa.com/consumer/welcome](http://wildcard.comparemyhsa.com/consumer/welcome)

If you switch to a CDHP, you can contribute to another potential cost-saving feature – a Health Savings Account. HSAs allow you to pay for out-of-pocket medical expenses on a tax-free basis now or in retirement. Find out more at: <https://learn.healthequity.com/seattlearch/hsa/>

## 3. Enroll (or re-enroll in Flexible Spending Accounts (FSAs)

Flexible spending accounts are employer-sponsored, pre-tax accounts. You set up automatic deductions from your paychecks that are contributed to these accounts and are eligible to use those funds for qualifying expenses. The Archdiocese offers three types of flexible spending accounts:

- **General Health Care FSA** (for out-of-pocket medical, dental and vision expenses)
- **Limited Health Care FSA** (for out-of-pocket dental and vision expenses if you are enrolled in an HSA)
- **Dependent Care FSA** (to pay for child or adult dependent daycare so that you can work)

To find out how an FSA can save you money visit: [learn.healthequity.com/seattlearch](http://learn.healthequity.com/seattlearch) (no log in required).

## 4. Revisit your life insurance coverage

Do you have enough savings or life insurance to support those who rely on your income (at least temporarily)?

Optional Group Life (OGL) premiums for you (and spouse) are based on age and coverage amount. Find out how much your premiums would be online at: [www.SeattleArchBenefits.HRinTouch.com](http://www.SeattleArchBenefits.HRinTouch.com)

## 5. Add a layer of financial protection in case of critical illness

Voluntary critical illness insurance pays a lump sum cash benefit if you are diagnosed with a covered illness or condition (on or after your coverage starts). You can use the money for any purpose, whether it's to pay for medical expenses not covered by insurance, rent/mortgage payments, or other bills.

You can cover yourself, your spouse (under age 70) and children (under age 26) and pay the premiums through payroll deduction. No medical questions or tests are required. Visit [www.SeattleArchBenefits.HRinTouch.com](http://www.SeattleArchBenefits.HRinTouch.com) to learn more.

## 6. Buy peace of mind with identity theft protection

PrivacyArmor Identity Protection monitors the internet and notifies you of any suspicious activity on your social media or financial accounts. If your identity is stolen, it provides assistance and covers the cost of restoring your identity and credit (up to \$1 million). The Archdiocese offers two levels of coverage (Core or Plus), with premiums paid through convenient payroll deduction.

## 7. Check your beneficiary designations

Your Archdiocesan life insurance and retirement plan accounts could provide valuable financial support to your loved ones if you die. Make sure this money doesn't go to an unintended person or isn't tied up in legal or estate complications. Take just a few minutes to check, designate or update your beneficiaries online at:

- Life and AD&D Insurance: [www.SeattleArchBenefits.HRinTouch.com](http://www.SeattleArchBenefits.HRinTouch.com)
- Lay Pension Plan and 403(b) Plan: <https://SeattleArch.TRSRetire.com>

### Keep in Mind:

Retirement plan beneficiary designations **do not carry over** to life insurance (and vice versa).

Beneficiary designations made in a will or trust **do not override** beneficiary designations on a life insurance policy or retirement plan.

FSA participation expires every June 30. To pay less for out-of-pocket health care or child care expenses, you must enroll (or re-enroll) during Open Enrollment.



## Stay Well with Dr. Ann

In the wake of the COVID-19 pandemic, it's our hope as many of you as possible will safeguard your health using scientific, evidence-based practices. Besides following the physical distancing measures recommended by medical experts, good self-care will be critical during the coming weeks. If you're not yet enrolled in **Dr. Ann's Happiness Plan** – this year's nutritional program to help keep your brain healthy – now is a good time. Dr. Ann Kulze, M.D., is one of the country's leading experts on nutrition and healthy living. She'll show you how to take care of the brain's nutrient and lifestyle needs – which naturally cascades vitality throughout the rest of the body.

### Course Details

Every Monday you'll receive an email from Dr. Ann with inspiration and links to course contents like:

- Video lessons, with handouts and a plan of action for each lesson
- Short quizzes to reinforce what you've learned
- Supportive tips and blog posts
- Dr. Ann's favorite family menus for the week
- Frequently Asked Questions and more!

### To Enroll

1. Go to the enrollment page at:  
<https://school.drannwellness.com/p/thehappiness-plan31>  
This link is also posted on the BSO Wellness/Dr. Ann page at:  
[www.SeattleArchBenefits.HRIInTouch.com](http://www.SeattleArchBenefits.HRIInTouch.com)
2. Complete the online form with your name, email and password.
3. Check both "I agree" boxes:
  - I agree to receive course material emails from Dr. Ann
  - I agree to Teachable's Terms of Use & Privacy Policy and the Healthy Living School's Terms of Use & Privacy Policy
4. Click the link in Dr. Ann's Welcome email to get started.

### Find out how to save with the FSA and HSA

You're invited to a HealthEquity webinar to find out how the Health Savings Account and the Flexible Spending Accounts help you pay less for healthcare.

#### The webinars will be:

Monday, April 27  
7:00 a.m. – 8:00 a.m. and 3:30 p.m. – 4:30 p.m.

RSVP to an email invitation from [BenefitsServices@SeattleArch.org](mailto:BenefitsServices@SeattleArch.org) sent on April 17.

## Meet IMG: Our Newest Travel Assistance Provider

Just in case the unexpected happens when traveling abroad, our travel assistance program offers peace of mind.

Our Business Travel Accident Insurance (through Hartford) and our Life AD&D and LTD insurance (through Prudential) provide complementary travel assistance to all benefit-eligible employees. As of January 1, 2020, Prudential replaced their travel assistance partner, AXA, with International Medical Group (IMG).

Hopefully you'll never need to use this benefit, but if you do – you are in good hands with IMG. Their team of international, multilingual specialists have extensive experience providing travel support and handling medical transport situations. They're accustomed to working across time zones and with different languages and currencies, plus IMG offers a 24/7/365 U.S.-based call center.

### IMG Service Highlights

IMG offers a broad array of services and support. Here's just a sampling:

- **Medical assistance** – experienced staff will help guide you through medical situations to ensure you get the care you need, whether to help coordinate accommodations during convalescence, provide a dental referral, transfer a prescription, or something else.
- **Emergency medical transport** – IMG can take you to the nearest qualified hospital, or even a hospital at home when medically necessary. They can arrange for a family or friend to visit when you have a medical emergency while traveling solo, or provide a qualified escort to take dependents home if you are unable to.
- **Travel assistance** lends support for a wide variety of communication and logistical needs, for example, if you have lost luggage and documents or need an emergency cash advance, interpretation services, or legal referral.

In addition, IMG adds these enhanced travel services to our previous program:

- Identity theft protection
- Security assistance (such as political or natural disaster evacuation)
- Increased trip limit from 120 to 180 days
- Teleconsultation with medical doctor access 24/7 through a videoconferencing app
- The Better Traveler app

# Benefit Resources

## HRInTouch

[www.SeattleArchBenefits.HRInTouch.com](http://www.SeattleArchBenefits.HRInTouch.com)

- View, enroll in, or change your employee benefits
- Access information about your benefits, including
  - Healthcare benefits, Life Insurance and Long-Term Disability Insurance
  - Employee Assistance and Wellness
  - Dr. Ann’s Happiness Plan®
  - PrivacyArmor Identity Theft Protection
  - Voya Critical Illness Insurance
- Link to provider directories and plan websites
- Check out our benefits videos!

## UltiPro

<https://n22.UltiPro.com>

- Pay information including pay statements and end-of-year W-2 forms
- Time management
- Updating your home address and phone
- Single-sign-on connection to Benefitfocus
- Link to Transamerica Retirement Services

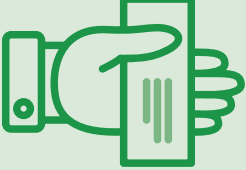













## Transamerica Retirement Services

<https://SeattleArch.TRSRetire.com>

- Download or view the retirement plan booklet
- Enroll in or change your 403(b) Plan payroll deferral
- View your retirement plan account balances
- Change your investment fund allocation
- Enter beneficiary information for pension and 403(b) plans

This newsletter is intended only to highlight what you need to know for the upcoming open enrollment. In case of any discrepancy between this newsletter and plan documents, the provisions of the applicable plan documents are the final authority. The terms of the plans cannot be amended or modified by oral statements. Only the Plan Administrator can interpret the terms of the plans. The plans may be amended or terminated by the Archdiocese at any time, for any reason, without prior notice to or consent by participants or beneficiaries.

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Your Total Compensation =			
<b>Pay or Salary</b> taxable income 	<b>Time off – Vacation days</b> taxable income 		
Employee Benefits			
 <b>MEDICAL</b> tax-free	<b>PRESCRIPTIONS</b> tax-free 	 <b>WELLNESS</b> tax-free	<b>HEALTH SAVINGS ACCOUNT</b> tax-free 
<b>DENTAL</b> tax-free 	 <b>VISION</b> tax-free	<b>HEALTHCARE FSA</b> tax-free 	 <b>DEPENDENT CARE FSA</b> tax-free
 <b>LAY PENSION PLAN</b> tax-deferred	 <b>403(b) SAVINGS PLAN</b> tax-deferred	 <b>UP TO \$50,000 LIFE INSURANCE</b> tax-free	<b>DISABILITY INSURANCE</b> tax-deferred 

The IRS considers your employee benefits to be wages.