

Benefit Enrollment Guide **2022-2023**



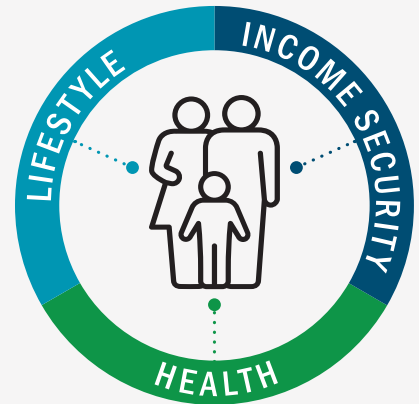


Open Enrollment Begins **May 1st**

Now is the time to focus on you.

Your physical, emotional, and financial health are important. The Archdiocese of Seattle cares about you and your overall wellbeing, that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

Open Enrollment is the time to add or change benefits for the 2022-2023 plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.



Action Required!

Open Enrollment will be held May 1–15, 2022, with your benefit elections being effective July 1, 2022. You are required to complete enrollment either with an Aon Benefits Counselor by phone or online to elect or change coverage by May 15. HSA and FSA elections WILL NOT carry over and must be elected each year. Employees who do not enroll will be automatically defaulted into the core benefits and CDHP Employee only coverage with no HSA.

Benefits Highlights

- ✓ We are pleased to continue offering HSA contributions - \$500/year for employee-only coverage, \$1,000/year for employee and dependent coverage, and \$500/year Health Care FSA for those in a CDHP but not eligible for an HSA. You must enroll in a CDHP to receive the HSA contribution amounts.
- ✓ We enhanced the current Critical Illness plan and significantly reduced the cost. We also added two additional supplemental benefits, allowing you to reduce your financial risk of a major illness and hospital stay. These benefits — Accident Insurance and Hospital Indemnity Insurance — give you peace of mind knowing much of your out-of-pocket cost is covered if the unexpected occurs.
- ✓ We are aligning the Kaiser WA and Kaiser NW Standard plan benefits to match the Christian Brothers Standard plan as closely as possible.
- ✓ We have enhanced our enrollment support services. Learn more on the next page about how you can enroll in your 2022-2023 benefits with a certified Benefits Counselor.

The Benefits We Offer

Archdiocese of Seattle provides a full range of coverage that protects you financially and helps you build a secure future.

HEALTH & WELL-BEING

- Medical and Prescription Plans
- Health Savings Account
- Flexible Spending Accounts
- New – Accident Insurance
- New – Hospital Indemnity Insurance
- Enhanced Critical Illness Insurance
- Dental Insurance
- Vision Insurance

INCOME SECURITY

- Basic Life Insurance
- Supplemental Life Insurance
- Long-Term Disability Insurance

RETIREMENT & LIFESTYLE

- 403(b) Retirement Savings Plan
- Employee Assistance Program
- Identity Theft Protection

Who We Cover

Employees:

Employees who work 30 hours per week or more are eligible for the benefits described in this guide.

Dependents:

- Your legal opposite-sex spouse
- Your children up to age 26 (Children may include biological, adopted, step-children, and children for whom you have legal guardianship)
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

How To Enroll

We offer two different ways to enroll to give you the level of support that is best for you.

Certified Aon Benefits Counselors are available to help you navigate the enrollment system, answer your questions, and help with your benefit selections.



By Phone: Call the Enrollment Call Center to speak with a Benefits Counselor who will take your elections over the phone. **1-855-874-0189**
Monday – Friday 8:00 a.m. – 5:00 p.m. (PST)

Have additional benefit questions?
Contact the Benefits Services Office (BSO)

Phone: 1-206-382-4566 or 1-800-950-4904

Hours: Monday – Thursday, 8:00 a.m. – 4:30 p.m. or
Friday, 8:30 a.m. – 12:30 p.m.

Enroll yourself online.



Online: The enrollment system is available 24/7 during Open Enrollment.



Visit www.benefitsgo.com/archdioceseofseattle or scan the QR code to register and follow the prompts to complete your self-service enrollment.

NOTE: The online enrollment portal will close at midnight Eastern time on Sunday, May 15th. This means **YOUR enrollment** must be completed by 9:00 p.m. (PST) on May 15th if you wish to have benefits in 2022-2023.



Medical Insurance

Health care needs are different for everyone. Our medical plan offers multiple options so you can choose the coverage level best-suited to your needs and budget.

We offer six medical plans that offer comprehensive health care benefits. You can choose from:

CONSUMER DRIVEN HEALTH PLANS (CDHPs) OR STANDARD (BUY UP) PLANS

Each plan gives you access to the same network of high quality medical providers. The difference is that each plan carries different premium and out-of-pocket costs. With the Consumer Driven Health Plan (CDHP), you are eligible to open a Health Savings Account.

What's the Right Plan for You?

Balance your premium cost with what you expect to spend for medical services. If you're healthy and don't expect to have many doctor visits, you can greatly reduce your upfront cost by choosing a lower premium plan. If you require a lot of care and need to limit out-of-pocket expenses, the higher premium plan might make sense.



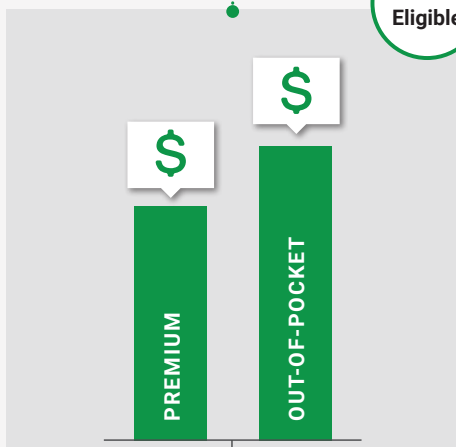
Did You Know?

Medical debt currently affects
1 in 4 individuals.

National Patient Advocate Foundation 2021

CDHPs

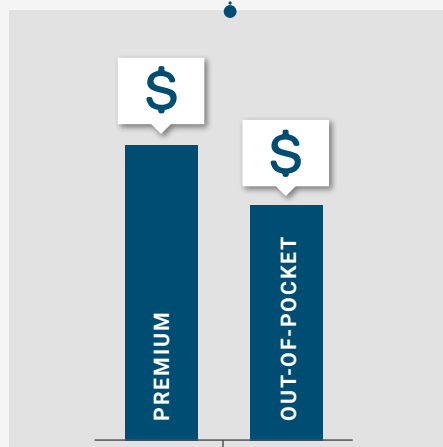
HSA
Eligible



These plans help save money up front with the lowest premium but have higher out-of-pocket costs.

Best if you are...
healthy, active and rarely expect to use medical care, allowing you to maximize the premium savings.

STANDARD PLANS



These plans have the highest premium but the lowest out-of-pocket costs.

Best if you are...
going to require plenty of medical care in the coming year, which includes having a baby.



2022-2023 Medical Plan Summary

	CONSUMER DRIVEN HEALTH PLANS + HSA			
	KAISER NW (SOUTHWEST WA)	KAISER WA	CHRISTIAN BROTHERS	
	In-Network	In-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$1,500/\$3,000	\$1,500/\$3,000	\$1,500/\$3,000	\$3,000/\$6,000
Out-of-Pocket Maximum (Individual/Family)	\$4,500/\$9,000	\$4,500/\$9,000	\$4,500/\$9,000	\$9,000/\$18,000
Company HSA Contribution* (Individual/Family)	\$500/\$1,000	\$500/\$1,000	\$500/\$1,000	\$500/\$1,000
Preventive Care	100% no deductible	100% no deductible	100% no deductible	50% after deductible
Natural Family Planning Services	100% no deductible	100% no deductible	100% no deductible (\$200 max)	
Office Visit Inpatient Hospital Outpatient Hospital/Surgery Facility	80% after deductible	80% after deductible	80% after deductible	50% after deductible
Diagnostic Test (X-ray, Blood Work)	80% after deductible	80% after deductible	100% after deductible	50% after deductible
Imaging (CT, PET Scans, MRIs)	80% after deductible	80% after deductible	80% after deductible	50% after deductible
Emergency Room	80% after deductible	80% after deductible	80% after deductible	
Prescription Drugs				
Plan pays 80% of the allowed amount for all Rx tiers (generic, brand preferred, etc.). Note: The cost is usually lower for generic and preferred brand (formulary) than non-preferred brands.	80% after deductible	80% after deductible	80% after deductible	

*HSA contributions are deducted on a per pay period basis.

Remember: Getting care from an in-network medical provider always saves you money



2022-2023 Medical Plan Summary

	STANDARD MEDICAL PLANS			
	KAISER NW (SOUTHWEST WA)	KAISER WA	CHRISTIAN BROTHERS	
	In-Network	In-Network	In-Network	Out-of-Network
Annual Deductible (Individual/Family)	\$500/\$1,500	\$500/\$1,500	\$500/\$1,500	\$500/\$1,500
Out-of-Pocket Maximum (Individual/Family)	\$3,500/\$10,500	\$3,500/\$10,500	\$3,500/\$10,500	\$3,500/\$10,500
Company HSA Contribution (Individual/Family)	Not available	Not available	Not available	Not available
Preventive Care	100% no deductible	100% no deductible	100% no deductible	50% no deductible
Natural Family Planning Services	100% no deductible	100% no deductible	100% no deductible	100% no deductible (\$200 max)
Office Visit	Primary Care: \$25/visit Specialty Care: \$25/visit Urgent Care: \$40 copay	Primary Care: \$25/visit Specialty Care: \$25/visit Urgent Care: \$25 copay	Primary Care: \$25/visit Specialty Care: \$25/visit Urgent Care: \$40 copay	50% after deductible
Outpatient Diagnostic Test (X-ray, Blood Work)	Lab Work – 100% no deductible Radiology – 80% after deductible	Lab Work – 100% no deductible Radiology – 100% no deductible	Lab Work – 100% no deductible Radiology – 80% after deductible	50% after deductible
Imaging (CT, PET Scans, MRIs)	80% after deductible	80% after deductible	80% after deductible	50% after deductible
Hospital Inpatient	80% after deductible	80% after deductible	80% after deductible	50% after deductible
Outpatient Hospital/ Surgery Facility	80% after deductible	80% after deductible	80% after deductible	50% after deductible
Emergency Room	\$100/visit and 80% after deductible	80% after deductible	\$100/visit and 80% 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	Not covered	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	Not covered	30% of cost up to \$375	
Specialty Medications – 30-day supply*				
Generic	\$30 copay	\$15 copay	10% of cost up to \$150	
Brand (Preferred)	\$60 copay	\$30 copay	20% of cost up to \$150	
Non-Preferred	\$100 copay	Not covered	30% of cost up to \$255	

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

Remember: Getting care from an in-network medical provider always saves you money



Why We Offer Additional Supplemental Medical Benefits

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance. The Archdiocese of Seattle offers Critical Illness Insurance, Accident Insurance, and Hospital Indemnity Insurance.*



Did You Know?

Americans spend an average of **\$5,000** a year on out-of-pocket health care costs.

Bureau of Labor Statistics Consumer Expenditures Survey 2020

Critical Illness Insurance

You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

We are excited to share that this years Critical Illness Insurance premiums are lower than they were last year. Learn more at https://presents.voya.com/EBRC/Product/seattlearch/CriticalIllness2_1.

Covered Illnesses include:

- ✓ Heart Attack
- ✓ Stroke
- ✓ Cancer
- ✓ Major Organ Transplant
- ✓ End Stage Renal (Kidney) Failure
- ✓ Coronary Artery Bypass Surgery**
- ✓ COVID-19**

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.
- ➡ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



NEW – Health Screening Benefit

The plan provides a \$100 benefit for covered employees and spouses if you complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. The annual benefit for child coverage is \$50, with an annual maximum of \$200 for all children.

How Critical Illness Insurance Works

When Marco had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs adding up quickly. The good news is Marco received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.



*The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits. The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable.

**The coverage pays 25% of the face amount of the policy once per lifetime for coronary bypass surgery and COVID-19.



NEW – Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and what medical services are required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- ✓ Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- ✓ Hospitalization
- ✓ Physical Therapy
- ✓ Emergency Room Treatment
- ✓ Transportation

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children.
- ➡ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit

The plan provides a \$100 benefit for covered employees and spouses if you complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. The annual benefit for child coverage is \$50, with an annual maximum of \$200 for all children.



How Accident Insurance Works

Sam trips playing basketball. He breaks his upper arm and chips a tooth which require a trip to the emergency room, physician follow-up visits, and physical therapy.

Fortunately, Sam has Accident Insurance which helps cover his medical plan coverage costs including his deductible and coinsurance.



How Sam's Accident Benefit Was Calculated:

Medical Service	Sample Benefit
Emergency Room	\$ 225
Fracture Benefit (Upper Arm)	\$ 2,100
Broken Tooth Benefit	\$ 350
Physician Follow-Up Visit	\$ 90
Physical Therapy Visits (6)	\$ 270 (\$45 per visit)
TOTAL SAMPLE BENEFIT	\$3,035

This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.








NEW – Hospital Indemnity Insurance

Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation.

Plan Features

-  **Maternity Coverage:** Benefits are paid for hospital care for childbirth.
-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit

The plan provides a \$75 benefit for covered employees and spouses if you complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. The annual benefit for child coverage is \$37.50, with an annual maximum of \$150 for all children.

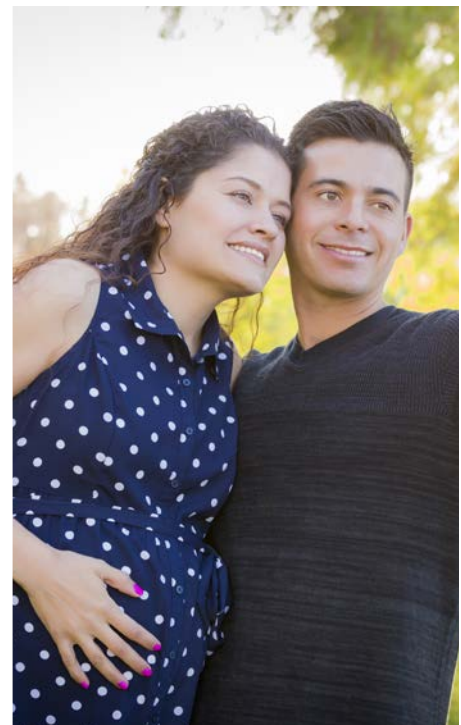
How Hospital Indemnity Insurance Works

Mike and Diane are excited to welcome a new addition to their family. Diane is admitted to the hospital where she gives birth to a healthy baby girl. Mom and baby stay in the hospital for 2 days. Luckily, the couple has Hospital Indemnity Insurance to help cover their medical bills. Diane receives a benefit for being admitted to the hospital and an additional benefit for each day of her and her baby's inpatient stay.



How Diane's Hospital Indemnity Benefit Was Calculated:

Medical Service	Sample Benefit	Total
Hospital Admission	\$1,200 per admission	\$1,200
Hospital Confinement	\$250 per day (2 days)	\$500
TOTAL SAMPLE BENEFIT		\$1,700



This scenario does not reflect the benefits of a specific Hospital Indemnity Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of a Hospital Indemnity plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.



Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to CDHP plan participants.

Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. A Health Savings Account allows you to build up protection for future health care expenses.

Along with The Archdiocese of Seattle contributions, you can contribute money to your HSA and use it any time for qualified health care expenses.

Whatever you don't use rolls over for future years and earns interest. Better yet, HSAs provide tax advantages.

Keys to Growing Your HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so that they can grow for when you need them in the future.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and ensure they don't wipe away the money in your HSA.
- Monitor your fund's growth. Like a 401(k), your HSA funds earn interest through investments. Make sure your money is growing at an acceptable and safe pace.



Federal tax-free contribution from your paycheck and employer contribution

Your HSA



Pay for qualified expenses out of your account



What you don't use rolls over each year for future health care expenses

How much can you contribute?	Annual IRS Contribution Limit	Annual Archdiocese of Seattle Contribution	Your Maximum Contribution Amount
Individual Coverage	\$3,650*	\$500**	\$3,150
Family Coverage	\$7,300*	\$1,000**	\$6,300

**Total IRS contribution limits for 2022-2023 are cumulative of The Archdiocese of Seattle funding. Individuals age 55 or older can make an additional \$1,000 in "catch up" contributions.*

*** Annual Archdiocese of Seattle contributions are distributed each paycheck.*



HSAs Deliver Triple Tax Savings

1. You don't pay federal income tax on the money you contribute
2. You don't pay taxes on the interest you earn in your account
3. You don't pay taxes when you use the money to pay for qualified medical services



Flexible Spending Accounts (FSAs)

Reduce your income taxes while putting aside money for health and dependent care needs.

Flexible Spending Accounts (FSAs) allow you to put aside money for important expenses and help you reduce your income taxes at the same time. The Archdiocese of Seattle offers three types of accounts – a Health Care FSA, a Limited Purpose FSA, and a Dependent Care FSA.



HEALTH CARE FSA

Deductibles, copays, prescription drugs, medical equipment, etc.*



LIMITED PURPOSE FSA

Works with HSA eligible medical plans to cover dental and vision expenses.



DEPENDENT CARE FSA

Babysitters, daycare, day camp, home nursing care, etc.

How Flexible Spending Accounts Work

1. Each year during Open Enrollment, you decide how much to set aside for FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

The Archdiocese of Seattle will contribute **\$500** to a Health Care Flexible Spending Account if your health plan does not allow you to contribute to an HSA.

ANNUAL MAXIMUM CONTRIBUTION

Health Care Flexible Spending Accounts	\$2,850
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)

Please note that these accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.

**If you are enrolled in a medical plan that offers an HSA, you are not eligible for the Health Care FSA.*



Items You Might Not Realize are Health Care FSA Eligible:

- ✓ Sunscreen
- ✓ Heating and cooling pads
- ✓ First aid kits
- ✓ Shoe inserts
- ✓ Travel pillows
- ✓ Motion sickness bands

Go to www.benefitsquest.com/fsa for a list of covered expenses.



Dental and Vision Plans

Dental Plan

Your dental health is an important part of your overall wellness – that is why we offer you dental insurance through Delta Dental.

	Delta Dental PPO	
	In-Network	Out-of-Network
Calendar Year Maximum	\$2,000	\$2,000
Annual Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Preventive Services Exams, Cleanings, X-rays	100%	100%
Basic Services Fillings, Extractions, Oral Surgery	90%	80%
Major Restorative Services Crowns, Bridgework, Dentures	50%	50%
Orthodontia (Adults and dependent children)	50%	\$50
Orthodontia Lifetime Maximum	\$1,000	\$1,000

Vision Plan

Archdiocese of Seattle offers vision coverage through VSP. Benefits include eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

	Laity VSP Plan	
	In-Network	Out-of-Network
Eye Examination Copay (every 12 months)	\$20	up to \$45
Lenses (every 24 months)		
Single Vision Bifocal Trifocal	\$25 copay	up to \$65
Frames (every 24 months)	\$25 copay \$130 allowance; 20% discount off cost over allowance	up to \$70
Contact Lenses (every 24 months)	Up to \$60 copay for fitting \$120 allowance for contacts	Up to \$105
Laser Vision Correction	15% discount off the regular price or 5% discount off the promotional price	Not available



Life and AD&D and Disability Insurance

Life and AD&D Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life Insurance ensures your family's future is financially secure if you're no longer there to provide for them.

The Archdiocese of Seattle provides Basic Term Life Insurance and offers additional options to give you the ability to assemble a complete Life Insurance portfolio.

Basic Term Life and Accidental Death and Dismemberment Insurance

The Archdiocese of Seattle provides Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE	The benefit is equal to 1x your base annual earnings to a maximum of \$250,000.
ACCIDENTAL DEATH AND DISMEMBERMENT	If you are seriously injured or lose your life in an accident, you will be eligible for an additional benefit equal to your Basic Term Life coverage.

Supplemental Life Insurance

You may also choose to purchase Supplemental Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

EMPLOYEE	You can elect coverage in increments of \$10,000 up to a max of \$750,000 or 8x your annual earnings.
SPOUSE	You can elect coverage in increments of \$10,000 up to a max of \$100,000.
CHILDREN	You can elect coverage in increments of \$1,000 up to max of \$10,000.

Disability Insurance

Your ability to bring home a paycheck is one of your most valuable assets.

We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying benefits you can use to offset out-of-pocket expenses and make up for lost wages.

Long-Term Disability Insurance

Long-Term Disability Insurance helps protect your finances if an accidental disability or sickness occurs. This benefit is also fully paid for by the company and enrollment is automatic. The benefit is equal to 60% of your monthly pre-disability earnings to a maximum of \$10,000 per month, less deductible sources of income. If you meet the definition of disabled, your benefits will begin following 90 days.



Additional Benefits

We offer a variety of additional benefits that give you options beyond health care and income protection.

Mental Health Benefits

Employee Assistance Program (EAP)

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. The Archdiocese of Seattle knows how important it is to have access to support when you need it most. Our Employee Assistance Program is available at no cost to you and your family members and provides confidential counseling and resources to help you with concerns such as:

- Anxiety and depression
- Grief and loss
- Substance abuse
- Financial and legal concerns
- Relationship and family matters
- Parenting
- Work-related issues
- Child and elder care

Plan Features

- Provided at no cost to you and your household members
- Confidential services provided by licensed professionals
- Available 24/7/365

To access the EAP, call **1-800-311-4327** or visit **www.guidanceresources.com** (Company Web ID: ASEAP).

Financial Benefits

403(b) Retirement Plan

Building a healthy financial future is just as important as taking care of your health needs today. Putting money aside for your future is easy with the 403(b) plan. Choose how to invest your contributions among the plan's multiple investment options. Learn more by contacting Transamerica at **<https://seattlearch.trsretire.com>**.

Lifestyle Benefits

Identity Theft Protection

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

That is why we offer comprehensive Identity Theft Insurance that monitors multiple gateways into your identity and credit and alerts you of fraudulent activity.

For more information call Allstate Identity Protection at **1-800-789-2720**.



Contact Information

Benefit	Contact	PHONE NUMBER	WEBSITE
Medical	Christian Brothers	1-800-807-0100	www.myCBS.org/health
	Kaiser	1-888-901-4636	www.kp.org/wa
Prescription	Christian Brothers	1-800-807-0100	www.myCBS.org/health
	Kaiser	1-888-901-4636	www.kp.org/wa
Supplemental Medical (Critical Illness, Accident and Hospital Indemnity Insurance)	Voya Financial	1-800-955-7736	https://presents.voya.com/EBRC/seattlearch
Health Savings Account	Health Equity	1-866-346-5800	https://learn.healthequity.com/seattlearch/hsa
Flexible Spending Accounts	Health Equity	1-866-346-5800	https://learn.healthequity.com/seattlearch/fsa
Dental	Delta Dental	1-800-554-1907	www.deltadentalwa.com
Vision	VSP	1-800-877-7195	www.vsp.com
Life and AD&D Insurance	Prudential	1-800-524-0542	www.prudential.com/personal/workplace-benefits
Supplemental Life Insurance	Prudential	1-800-562-9874	www.prudential.com/personal/workplace-benefits
Long-Term Disability Insurance	Prudential	1-800-842-1718	www.prudential.com/personal/workplace-benefits
Employee Assistance Program	ComPsych GuidanceResources	1-800-311-4327	www.guidanceresources.com
403(b) Retirement Plan	Transamerica	1-800-755-5801	https://seattlearch.trsretire.com
Identity Theft Protection	Allstate	1-800-789-2720	www.allstateidentityprotection.com
Benefits Services Office	Archdiocese of Seattle	1-206-382-4566 or 1-800-950-4904	www.SeattleArchBenefits.HRinTouch.com



Enrollment Center

During Open Enrollment, call **1-855-874-0189** to speak with a Benefit Counselor between 8:00 a.m. – 5:00 p.m. (PST), Monday – Friday.



Have additional benefit questions?

Contact the Benefits Services Office (BSO)
Phone: **1-206-382-4566** or **1-800-950-4904** Hours:
Monday – Thursday, 8:00 a.m. – 4:30 p.m. or Friday, 8:30 a.m. – 12:30 p.m.



Questions?

For more information visit www.benefitsgo.com/archdioceseofseattle.





Important Notices

ABOUT THIS GUIDE

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail. Archdiocese of Seattle reserves the right to make changes at any time to the benefits, costs, and other provisions relative to benefits.

REMINDER OF AVAILABILITY OF PRIVACY NOTICE

This is to remind plan participants and beneficiaries of the Archdiocese of Seattle Health and Welfare Plan (the "Plan") that the Plan has issued a Health Plan Privacy Notice that describes how the Plan uses and discloses protected health information (PHI). You can obtain a copy of the Archdiocese of Seattle Health and Welfare Plan Privacy Notice upon your written request to the Human Resources Department, at the following address:

Archdiocese of Seattle, Human Resources

710 9th Avenue

Seattle, WA 98104

If you have any questions, please contact the Archdiocese of Seattle Human Resources Office.

WOMEN'S HEALTH AND CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Therefore, the previously mentioned deductibles and coinsurance apply. If you would like information on WHCRA benefits, call your plan administrator.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT DISCLOSURE

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

USERRA

Your right to continued participation in the Plan during leaves of absence for active military duty is protected by the Uniformed Services Employment and Reemployment Rights Act (USERRA). Accordingly, if you are absent from work due to a period of active duty in the military for less than 31 days, your Plan participation will not be interrupted and you will continue to pay the same amount as if you were not absent. If the absence is for more than 31 days and not more than 24 months, you may continue to maintain your coverage under the Plan by paying up to 102% of the full amount of premiums.

Also, if you elect not to continue your health plan coverage during your military service, you have the right to be reinstated in the Plan upon your return to work, generally without any waiting periods or pre-existing condition exclusions, except for service connected illnesses or injuries, as applicable.

MEDICARE PART D NOTICE OF CREDITABLE COVERAGE

Your Options

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Archdiocese of Seattle and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Archdiocese of Seattle has determined that the prescription drug coverage offered by the CDHP's and Standard Medical Plan's through Kaiser and Christian Brothers is, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Archdiocese of Seattle coverage will be affected. If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

When will you pay a higher premium (penalty) to join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Archdiocese of Seattle and don't join a Medicare drug plan within 63 continuous

days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage:

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Archdiocese of Seattle changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare Prescription Drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage visit www.medicare.gov.

Call your State Health Insurance Assistance Program for personalized help. See the inside back cover of your copy of the "Medicare & You" handbook for their telephone number.

Call 1-800-MEDICARE (1-800-633-4227) TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at: www.socialsecurity.gov or call: 1-800-772-1213 (TTY: 1-800-325-0778)

Date: May 1, 2022

Name of Entity/Sender: Archdiocese of Seattle

Contact: Benefits Services Office

Archdiocese of Seattle

710 9th Avenue

Seattle, WA 98104

1-206-382-4566 or 1-800-950-4904

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2022. Contact your State for more information on eligibility –

ALABAMA – Medicaid

Website: <http://myalhipp.com/>
Phone: 1-855-692-5447

ALASKA – Medicaid

The AK Health Insurance Premium Payment Program
Website: <http://myakhipp.com/>
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: <http://dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS – Medicaid

Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA

Website: Health Insurance Premium Payment (HIPP) Program <http://dhcs.ca.gov/hipp>
Phone: 916-445-8322
Fax: 916-440-5676
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website:
<https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center:
1-800-221-3943/ State Relay 711
CHP+: <https://www.colorado.gov/pacific/hcpf/child-healthplan-plus>
CHP+ Customer Service: 1-800-359-1991/ State Relay 711
Health Insurance Buy-In Program (HIBI): <https://www.colorado.gov/pacific/hcpf/healthinsurance-buy-program>
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid

Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>
Phone: 1-877-357-3268

GEORGIA – Medicaid

A HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162, Press 1
GA CHIPRA Website:
<https://medicaid.georgia.gov/programs/third-partyliability/childrens-health-insurance-program-reauthorizationact-2009-chipra>
Phone: (678) 564-1162, Press 2

INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64
Website: <http://www.in.gov/fssa/hip/>
Phone: 1-877-438-4479
All other Medicaid
Website: <https://www.in.gov/medicaid/>
Phone: 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>
Medicaid Phone: 1-800-338-8366
Hawki Website: <http://dhs.iowa.gov/Hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>
Phone: 1-800-792-4884

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website:
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>

Phone: 1-855-459-6328
Email: KIHIPPPROGRAM@ky.gov
KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>
Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov>

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: <https://www.maine.gov/dhhs/ofl/applications-forms>
Phone: 1-800-442-6003 TTY: Maine relay 711
Private Health Insurance Premium Webpage:
<https://www.maine.gov/dhhs/ofl/applications-forms>
Phone: 1-800-977-6740 TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/masshealth/pa>
Phone: 1-800-862-4840

MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
Phone: 1-800-657-3739

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA – Medicaid

Website: <https://www.dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>
Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: <http://www.dhcfp.nv.gov>
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/oii/hipp.htm>
Phone: 603-271-5218
Toll free number for the HIPP program:
1-800-852-3345, ext 5218

NEW JERSEY – Medicaid and CHIP

Medicaid Website:
<https://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 609-631-2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>
Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <http://www.nd.gov/dhs/services/medicalserv/medicaid/>
Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>
Phone: 1-888-365-3742

OREGON – Medicaid

Website: <http://www.healthcare.oregon.gov/Pages/index.aspx>
<http://www.oregonhealthcare.gov/index-es.html>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid

Website: dhs.pa.gov/Services/Assistance/Pages/HIPPProgram.aspx
Phone: 1-800-692-7462

RHODE ISLAND – Medicaid and CHIP

Website: <https://www.eohhs.ri.gov/>
Phone: 1-855-697-4347, or 401-462-0311 (Direct RlTe Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
Phone: 1-888-549-0820

SOUTH DAKOTA - Medicaid

Website: <http://dss.sd.gov>
Phone: 1-888-828-0059

TEXAS – Medicaid

Website: <http://gethipptexas.com/>
Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Medicaid Website: <https://medicaid.utah.gov/>
CHIP Website: <http://health.utah.gov/chip>
Phone: 1-877-543-7669

VERMONT– Medicaid

Website: <http://www.greenmountaincare.org/>
Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>
Medicaid Phone: 1-800-432-5924
CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
Phone: 1-800-562-3022

WEST VIRGINIA-Medicaid and CHIP

Website: <https://dhhr.wv.gov/bms/http://mywvhipp.com/>
Medicaid Phone: 304-558-1700
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>
Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2022, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor
Employee Benefits Security
Administration**

www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services**

www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565



Notes





NOTE: This statement is intended to summarize the benefits you receive from The Archdiocese of Seattle. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.