



Diocese of Covington
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To: All Diocesan Employees

From: Dale Henson
Chief Financial Officer 

RE: 2022 Open Enrollment

Date: April 21, 2022

Enclosed you will find information related to the Diocese's open enrollment period for all insurance plans and flexible spending accounts. The upcoming plan year for the insurance plans begin on July 1, 2022. If there are insurance benefits for which you are eligible but not currently enrolled, this is your opportunity to elect coverage. Please be sure to **read all of the enclosed information** carefully so that you fully understand your options.

As in prior years, we offer one open enrollment period for all insurance related benefits. This includes medical, all 'voluntary' insurance plans (dental, vision, life insurance, disability insurance, long-term care insurance, etc.) and flexible spending accounts.

OPEN ENROLLMENT PERIOD

The Diocese's open enrollment period begins on **May 1, 2022** and will end on **May 31, 2022**. To avoid enrollment issues, please be sure to turn in all forms within this time frame. Options for the various stages of employment are as follows:

Existing Employees – Please note that the open enrollment period is the only time that existing employees can add, drop or change insurance plan(s) unless you have a 'qualifying event' as defined by IRS regulations. This can include such events as marriage, divorce, birth/adoption of a child, etc. For more information on what constitutes a 'qualifying event', please contact the Diocesan Benefits Office at 859-392-1554.

New Employees – New employees that meet eligibility requirements may enroll in plans within 30 days from their hire date. The effective date of the coverage will be the first day of the month following the hire date. Employees who are eligible for medical coverage, but choose not to join, must sign the waiver on the back of the application form to that effect. Diocesan policy does not allow employees to be compensated for non-election of any coverage.

Employees leaving employment of the Diocese – Coverage is provided through the end of the last month worked. At that time, all insurance plans will be terminated. For medical benefits, the former employee will be notified of their Continuation of Coverage options.

OPEN ENROLLMENT MEETINGS

Karen Bottorff will again host three virtual meetings to provide assistance with Open Enrollment. These meetings will be held as virtual meetings to allow as many to attend as possible. The dates/times will be scheduled and announced at a later date.

REQUIRED FORMS

Flexible Spending Accounts

The plan year for the flexible spending accounts begins on September 1, 2022 and concludes on August 31, 2023. Note that due to the school year calendar, deductions will be based on a 9-month period beginning on September 1, 2022 and ending on May 31, 2023. The Diocese of Covington FSA plan allows for a \$500 carryover from one plan year to the next.

PLEASE NOTE: Your prior year flexible spending election will not automatically renew or remain in effect. You must enroll in the flexible spending accounts every year.

Insurance Coverage(s)

All other prior year elections for insurance coverage(s) will continue as currently elected. If you don't need to make any additions, deletions or changes to your insurance coverage(s), you do not need to submit any forms

for your insurance election(s). See below for how to access all forms online. If you would like a printed copy of any form provided to you, simply contact Elaine Schaser at 859-392-1554.

VOLUNTARY INSURANCE PLANS

Forms to enroll in the voluntary insurance plans offered by the Diocese (dental, life insurance, disability insurance, long-term care insurance, etc.) and flexible spending accounts are attached to this document. Forms can also be obtained online – see below for website information.

As many of you may be aware, our dental provider, Dental Care Plus, was acquired by DentaQuest (DQ). The transition caused some disruption to the dental market and a few dentists left the DQ network. The HMO plan that we had did not allow for any out of network benefits. So, this year we are offering two coverage options for dental – our existing HMO and a new PPO plan. As the enrollment form indicates, the HMO plan continues to not allow out of network benefits. The PPO plan has an out of network option but does not provide for orthodontia or implants. The premiums are set according to their respective level of coverage/benefits. Either option is available to eligible employees. The dental plan option you select will be applicable to you and your eligible dependents; the dental carrier will not permit different options for each covered family member. See the attached brochure for more information on this benefits.

HEALTH CARE INSURANCE PLAN

For most employees, the single most important benefit offered by employers today is health care. The following information pertains specifically to the Diocese's health care plan.

2022-2023 Health Benefits

For the upcoming plan year, medical coverage (including deductibles, copays and coinsurances) will continue as in previous years. A condensed "Anthem Summary of Benefits" schedule is attached to this memo as well as posted on the Diocese's website (see below for access information). Healthcare Reform requires a more comprehensive disclosure of your Summary of Benefits. That comprehensive disclosure is posted on the Diocesan website. You can also see the entire Coverage Booklet available at www.anthem.com for a full explanation of coverage and helpful information about managing your healthcare. Contact Elaine Schaser at 859-392-1554 if you would like a printed copy of any of these documents.

The Diocese of Covington Medical Group Plan is self-funded and operates on a calendar year basis for benefit payment purposes of your deductible, your out of pocket maximums, and benefit payments. This means that money from employer and employee and parish contributions are used to pay health care claims actually incurred by members of the group. In a group as large as ours, it is financially advantageous to be self-funded. These savings allow us to keep our deductibles (\$400 / \$800), maximum out of pocket costs (\$3,000 / \$6,000) and physician co-pays (\$25) lower than almost every employer in our area.

Prescription Coverage and Co-pays

Prescription co-pays will remain at \$10/\$30/50%. However, members who have prescriptions for generic drugs may find that the current prescription programs at some retail pharmacies will allow them to fill prescriptions at 50% to 60% less than the plan co-pay. As we have several years, we will continue the required mail order refill plan for maintenance drugs.

Online Health Care Delivery Options

Have you ever had difficulty getting an appointment to see your doctor? Ever had an illness that you just wanted to consult someone about quickly without having to take time off of work or drive to your doctor's office? Remember you and your eligible dependents have access to online virtual health care visits. Anthem offers **LiveHealth Online**. This service allows you to talk to a doctor anytime – 365 days a year! All you need to do is enroll at www.livehealthonline.com or on the free mobile app.

Anthem continues to host a new app for your phone/tablet. The App is called "Sydney" and uses an interface that has the look and feel of a texting app. You can obtain plan information, an electronic version of your membership ID card, obtain claim information, find doctors and pharmacies and many other items related to your healthcare plan. It is available on the App Store and Google Play. Simply search for "Sydney Health"

Self-Funded Premiums Cover Members' Health Costs

Most employers in our area are once again experiencing double-digit percentage increases. Increased contributions are a direct reflection of services utilized by members of the group, including the availability of

additional services and fees mandated by federal healthcare reform (*see below*). The Diocese has made every effort, in partnership with our benefit consultant, to hold down the amount of rate increase for the parishes and our employees without compromising the quality of the health care services provided. Keep in mind, the Patient Protection and Affordable Care Act (PPACA) passed by Congress in 2010 (which remains in effect today) has mandated benefit changes and added fees to all health plans (such as the reinsurance fees to support the state exchanges) which has increased our plan costs with each change and fee.

The Diocese Benefits Office has worked hard since the passage of the PPACA to keep our claims experience low while maintaining the same level of benefits coverage for our employees. The Diocese is one of the few (if not only) employers in our area that has not increased co-pays, deductibles or maximum out of pocket expenditures for our employees. As you will recall, our increase last year was 10%, and the previous two years there was no increase. A review of our claims experience over the past year indicates that a large increase in premiums is not necessary for this year. Accordingly, our premiums will increase by a modest 2% for the upcoming plan year. The following rates will be in effect for the 2022-2023 plan year:

Single (employee only)	\$ 800.00 per month
Employee and Child(ren)	\$ 1,410.00 per month
Employee and Spouse	\$ 1,640.00 per month
Family Coverage	\$ 2,440.00 per month

Employer’s Share of Premium Cost

In keeping with diocesan policy and PPACA regulations, the employer/employee portion of the health care premium will be split based upon the number of hours the employee works. The following chart shows the hours required to be worked to obtain health care from a parish/school/institution in the Diocese:

Hours Worked per Week	Status	Eligible for Medical Insurance
Less than 14	Part-time	NO
15 – 29	Part-time	YES (Single only)
30 or more	Full-time	YES

Please see the enclosed “Medical Insurance Premiums” schedule for the employee/employer premiums for the upcoming Plan Year.

Employee/Child(ren), Employee/Spouse, and Family coverage plans are available to full-time employees for an additional premium. Employees wishing one of these extended coverage options may contact Elaine Schaser for further information at 859-392-1554.

Grandfather Status

The Diocese of Covington’s medical plan is considered to be a ‘grandfathered health plan’ under the Patient Protection and Affordable Care Act. Please see page of 4 of the “Anthem Summary of Benefits” for more information.

ONLINE FORMS & INFORMATION

All benefit forms, information and annual health plan notices are available online at: www.covdio.org, click “Offices”; then “Finance”; then “Payroll and Benefits” on the right side of the page. Additionally, a link to this packet and all of the enclosures will be posted under “Company News” on the Paycor home page.

QUESTIONS

If you have questions regarding the Diocesan medical coverage plan or need any forms, please contact Elaine Schaser in the Benefits Office at 859-392-1554 or email at ESchaser@CovDio.org.