



**Diocese of Covington**  
Finance Office  
1125 Madison Avenue  
Covington, KY 41011-3115  
Phone: (859) 392-1500  
Fax: (859) 392-1589

**To: All Diocesan Employees**  
**From: Dale Henson**  
**Chief Financial Officer**  
**RE: 2023 Open Enrollment**  
**Date: April 26, 2023**

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 begins on July 1, 2023. 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, etc.) and flexible spending accounts.

### **WHAT'S NEW THIS YEAR**

While you should read/review all information in this packet to ensure that you understand YOUR benefit package, please make note of the following changes for this year:

- **Flexible Spending Accounts (FSA)** – Starting this year, FSA elections are only going to be accepted using an **online process**. Remember, FSA elections **must be elected every year**; your current election does not automatically continue into the next plan year. Please see the next page of this memo and **pages 21-36** in this packet for more detailed instructions.
- **Dental Insurance** – As many of you are aware, due to a change in ownership, we have had service issues with Dental Care Plus for the past two years. Because of these service issues, we will be changing dental providers this year. Effective, July 1, 2023, our dental provider will be **Delta Dental**. Please see **pages 37-42** in this packet for more details on the dental plan. This change brings the following enhancements to our dental coverage:
  - There will be one PPO dental plan through Delta Dental with in-network and out-of-network benefits.
  - Employees on the current HMO plan will see a slight decrease in their premiums; employees on the current PPO plan will see a slight decrease.
  - The \$10 co-pay for preventive services has been eliminated.
  - The maximum annual dental benefit will be increased by 50%, from \$1,000 to \$1,500 per year.
  - Premiums are locked in for the next two plan years, i.e., until June 30, 2025.
  - Delta Dental has a 61% larger Kentucky network than our current provider.
  - All employees currently enrolled in either the HMO or PPO dental plan will be automatically enrolled in the new plan under their existing tier of coverage.
    - If you do not have coverage, and wish to start, please complete the application form found on **page 20** of this packet.
    - If you currently have dental coverage but wish to drop it, please note it on the form and return it or send an email to [DocOpenEnrollment@Gmail.com](mailto:DocOpenEnrollment@Gmail.com).

### **WHAT'S INCLUDED IN THIS PACKET**

- Lay Employee Benefit Summary . . . . . 5
- Medical Information
  - Anthem Summary of Medical Benefits. . . . . 6
  - Anthem Blue Vision Coverage Description . . . . . 10
  - Insurance Premium Schedule & Information . . . . . 14
  - Medical Application Form. . . . . 15
- Voluntary Benefits Information
  - Summary of Available Benefits & Information . . . . . 19
  - Voluntary Benefits Enrollment Form. . . . . 20
  - Flexible Spending Accounts (FSA) Online Enrollment Instructions . . . . . 21
  - Flexible Spending Account Plan Information . . . . . 23
  - Delta Dental Benefit Summary & Information. . . . . 37
  - Term Life & Accidental Death/Dismemberment (AD&D) Information . . . . . 43
  - Long Term Disability (LTD) Information . . . . . 46
  - Universal Life Insurance Information. . . . . 49
  - IDShield / LegalShield Information. . . . . 57
  - 403(b) Retirement Information. . . . . 58

## **OPEN ENROLLMENT PERIOD**

The Diocese's open enrollment period begins on **May 1, 2023** and will end on **May 31, 2023**. 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 of 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 Botorff will again host four virtual meetings to provide assistance with Open Enrollment. These meetings will be held as virtual Zoom meetings to allow as many to attend as possible. The dates/times of these meetings are as follows:

- May 12, 2023 @ 3:00pm EDT via Zoom – Meeting ID: 886 1585 3840 / Passcode: 686139
  - Join this Zoom meeting by [clicking here](#).
- May 17, 2023 @ 3:30pm EDT via Zoom – Meeting ID: 812 6699 8429 / Passcode: 203414
  - Join this Zoom meeting by [clicking here](#).
- May 23, 2023 @ 4:00pm EDT via Zoom – Meeting ID: 893 7066 4170 / Passcode: 333696
  - Join this Zoom meeting by [clicking here](#).
- May 29, 2023 @ 4:30pm EDT via Zoom – Meeting ID: 896 3539 0800 / Passcode: 760804
  - Join this Zoom meeting by [clicking here](#).

## **REQUIRED FORMS**

### ***Flexible Spending Accounts (FSA)***

The plan year for the flexible spending accounts begins on September 1, 2023 and concludes on August 31, 2024. Note that due to the school year calendar, deductions will be based on a 9-month period beginning on September 1, 2023 and ending on May 31, 2024. The Diocese of Covington FSA plan allows for a \$610 carryover from one plan year to the next. Please note:

- As mentioned on **page 1** of this memo, all FSA elections will be done via an online process. Please see page xx of this packet for the instruction document on the online enrollment process.
- 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)***

Other than an FSA election, 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 Liz Champ in the Benefits Office of the Diocesan Curia at 859-392-1554 or [LChamp@CovDio.org](mailto:LChamp@CovDio.org).

## **VOLUNTARY INSURANCE PLANS**

Forms to enroll in the voluntary insurance plans offered by the Diocese (dental, vision, life insurance, disability insurance, etc.) and flexible spending accounts and flexible spending accounts are on **page 20** of this packet. Forms can also be obtained online – see below for website information.

## **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.

### ***2023-2024 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 included in this packet on **pages 6-9** 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](http://www.anthem.com) for a full explanation of coverage and helpful information about managing your healthcare. Please contact Liz Champ in the Benefits Office of the Diocesan Curia at 859-392-1554 or [LChamp@CovDio.org](mailto:LChamp@CovDio.org) 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% for tiers 1, 2, and 3 medications, respectively. 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 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](http://www.livehealthonline.com) or on the free mobile app.

Anthem continues to host an 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. 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, most health plans coming out of the pandemic have experienced increases in health care utilization as the result of postponed services now taking place which include elective surgeries and expensive diagnostic testing. In addition, pharmacy costs continue to escalate exceeding even current non-medical inflation numbers.

The Diocesan 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. However, a review of our claims experience over the past year indicates that a large increase in premiums is necessary for this year. This is due to two main factors: 1) increased costs due to the high inflationary environment that currently exists, and 2) increased utilization of medical services as compared to prior years. Projections indicate that our claims costs may increase as much as 25%. However, we are only going to pass along an increase of 15% to our premiums this year. Accordingly, the following rates will be in effect for the 2023-2024 plan year:

Single (employee only)	\$ 920.00 per month
Employee and Child(ren)	\$ 1,620.00 per month
Employee and Spouse	\$ 1,890.00 per month
Family Coverage	\$ 2,810.00 per month

### ***Employer's Share of Premium Cost***

In keeping with diocesan policy and the Affordable Care Act (ACA) 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 located on **page 14** of this packet 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 Liz Champ in the Benefits Office of the Diocesan Curia at 859-392-1554 or [LChamp@CovDio.org](mailto:LChamp@CovDio.org).

### ***Grandfather Status***

The Diocese of Covington's medical plan is a 'grandfathered health plan' under the Patient Protection and Affordable Care Act. This status allows us the ability to adhere to our Catholic teaching in regards to the medical plan. Please see page 4 of the "Anthem Summary of Benefits" (**page 9** of this packet) for more information.

### **ONLINE FORMS & INFORMATION**

All benefit forms, information and annual health plan notices are available online at: [www.covdio.org](http://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 Liz Champ in the Benefits Office of the Diocesan Curia at 859-392-1554 or [LChamp@CovDio.org](mailto:LChamp@CovDio.org).