



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 *Dale*
RE: 2024 Open Enrollment
Date: April 25, 2024

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, 2024. 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. This open enrollment period covers all medical, all ‘voluntary’ insurance plans (dental, 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:

- **New Health Care Plan** – As many of you may already be aware, the Diocese has changed health care providers this year. Effective July 1, 2024, the Diocese’s health care provider will be **Christian Brothers Employee Benefit Trust (CBEBT)** administered by **Christian Brothers Services (“CBS”)**.
 - **Health Care Network** – CBS uses the Blue Cross/Blue Shield/Anthem network of health care providers. This means that the doctors/hospitals/etc. that you use today will be included in our new coverage. See the Summary of Benefits in this packet (pg. 10) for links to the Provider Network.
 - **Prescription network** – CBS contracts with Express Scripts Inc. (ESI) as its pharmacy benefit manager (PBM). All pharmacies in our area are in the network except for Kroger Pharmacies.
 - **Same plan design** – This means that our deductibles, co-pays, maximum out-of-pocket expenses remain the same as they are today:
 - In Network Deductibles – \$400 / \$800 (single / family)
 - Out-of-Pocket Maximum – \$3,000 / \$6,000 (single / family)
 - Physician Office Co-Pay – \$25 / \$25 (in-network primary care / specialist)
 - Hospital Co-Pay/Co-Insurance – 20% (in-network)
 - **Vision Coverage** – Vision coverage is provided through “EyeMed Vision Care” and is included with the medical plan at no additional cost. You will receive a separate vision card for the vision coverage.
 - **Decreased rates** – Please see the table below for the new rates.
 - **Enrollment** – All employees currently enrolled in the health care plan will automatically be enrolled in the new plan under their existing tier of coverage. You will receive new medical cards prior to July 1, 2024.
- **Flexible Spending Accounts (FSA)** – This year FSA elections will again only 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 22-23 in this packet for more detailed instructions.

WHAT’S INCLUDED IN THIS PACKET

- Lay Employee Benefit Summary 5
- **Medical Application Form** (does not include dental coverage) 6
- **Voluntary Benefits Enrollment Form** (does not include medical coverage) 8
- Medical Information
 - Christian Brothers Summary of Benefits and Coverage (SBC) 9
 - Eye Med Vision Care Coverage Description 18
 - Insurance Premium Schedule 20
- Voluntary Benefits Information
 - Summary of Voluntary Benefits & Information 21
 - Flexible Spending Accounts (FSA) Online Enrollment Instructions 22
 - Flexible Spending Account Plan Information 24
 - Delta Dental Benefit Summary & Information. 27
 - Term Life & Accidental Death/Dismemberment (AD&D) Information 39
 - Long Term Disability (LTD) Information. 42
 - Universal Life Insurance Information. 46
 - IDShield / LegalShield Information. 54
 - 403(b) Retirement Information. 55

OPEN ENROLLMENT PERIOD

The Diocese's open enrollment period begins on **May 1, 2024**, and will end on **May 31, 2024**. 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 Bottorff will again host several in person meetings and two virtual meetings to provide assistance with Open Enrollment. All meetings are open to employees. The dates/times of the in-person meetings are as follows:

- Monday, May 13th at 3:30pm – Covington Catholic High School
- Tuesday, May 14th at 2:30pm – Bishop Brossart High School
- Wednesday, May 15th at 3:15pm – St. Henry District High School
- Thursday, May 16th at 3:30pm – Newport Central Catholic High School
- Friday, May 17th at 3:30pm – Diocesan Curia, Bishop Howard Auditorium

The information for the two Zoom meetings are as follows:

- May 7th at 3:15pm via Zoom – Meeting ID: 845 9908 4883 / Passcode: 072314
 - Dial In Number: 1-305-224-1968
 - Join this Zoom meeting by [clicking here](#).
- May 29th at 3:30pm EDT via Zoom – Meeting ID: 867 4960 4902 / Passcode: 933932
 - Dial In Number: 1-305-224-1968
 - 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, 2024 and concludes on August 31, 2025. Note that due to the school year calendar, deductions will be based on a 9-month period beginning on September 1, 2024 and ending on May 31, 2025. The Diocese of Covington FSA plan allows for a **\$640** carryover from one plan year to the next. Please note:

- All FSA elections will be done via an online process again this year. Please see pages 22-23 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.

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 8 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.

2024-2025 Health Benefits

For the upcoming plan year, medical coverage (including deductibles, copays and coinsurances) will continue as in previous years under our new provider, **Christian Brothers Employee Benefit Trust (CBEBT)**. A condensed “Summary of Benefits and Coverage” schedule is included in this packet on pages 9-17 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. Also, the entire Coverage Booklet is available that contains 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 if you would like a printed copy of any of these documents.

Deductible/Coinsurance accumulators – CBS will coordinate with Anthem to receive data on which employees have satisfied their deductible and/or reached their coinsurance/maximum out-of-pocket amounts. Should you reach one of these accumulators close to our June 30, 2024 conversion date and it is not reflected correctly on your profile with CBS, you only need to call CBS (at the number on the back of your medical card) and provide them with a copy of the appropriate EOB from Anthem. They will update your records accordingly.

Prescription Coverage and Co-pays

The prescription plan is now administered by CBS using Express Scripts Inc. as the pharmacy benefit manager. The only change from our previous plan is that Kroger Pharmacies are no longer in our prescription network. Prescription co-pays will remain at \$10/\$30/50% for tiers 1, 2, and 3 medications, respectively.

Mail Order

While it will be financially advantageous for the employee, this new plan does not require mail order to be used for maintenance prescriptions. However, the plan does include a retail refill allowance (RRA) provision that allows the first 3 fills of a maintenance prescription medication to be filled via a retail pharmacy. Upon the fourth fill, if the prescription is not converted to mail order, the retail co-pay will be the same as the mail-order copay but will only be for a 30-day supply. If the employee desires to convert to mail order, it will be through “Express Scripts Home Delivery.” However, there is a retail option for maintenance prescription medications at Walgreens. They have a program called “Smart90” that will financially look like mail order (reduced co-pay with a 90-day supply) but will be available at any Walgreens pharmacy.

Reduced Health Care Premiums

The change to CBS as our health care provider has generated significant savings in the premiums that we charge employer/employees in the Diocese. This reduction has been accomplished while keeping our provider network and plan design/coverages unchanged.

Accordingly, the rates that will be in effect for the 2024-2025 plan year are as follows:

Single (employee only)	\$ 830.00 per month (9.8% reduction)
Employee and Child(ren)	\$ 1,430.00 per month (11.7% reduction)
Employee and Spouse	\$ 1,650.00 per month (12.6% reduction)
Family Coverage	\$ 2,450.00 per month (12.8% reduction)

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 20 of this packet for the employee/employer premiums for the upcoming Plan Year.

Open Enrollment Memo
April **, 2024

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.

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 Liz Champ in the Benefits Office of the Diocesan Curia at 859-392-1554 or LChamp@CovDio.org.