



ARCHDIOCESE OF  
**NEW ORLEANS**

# Welcome to Your Benefits Guide

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Right for you. Right for your family.

**ACTIVE**

See inside for important information about your benefits.

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# Your Benefits & You

The Archdiocese of New Orleans cares about your health and the health of your loved ones. Our benefits program not only protects you when you need it, but also offers tools and resources to help you stay healthy.

# Getting Started

We are committed to providing you with a competitive, comprehensive benefits program that provides the care you and your family need to lead healthy, productive lives. Please review this guide carefully for highlights of our benefits and discuss your options with your family.

## Eligibility

- Full-time employees working 20 hours or more per week
- Benefits are effective on the first of the month following date of hire

## Qualified Life Events

Elections you make at this time will remain in effect until our next Open Enrollment period. In addition, if you decline coverage for yourself and/or your dependent(s) when first becoming eligible, you must wait until the next Open Enrollment period to enroll. However, if you experience a qualified life event during the year, you may make changes to your elections at that time.

### IMPORTANT REMINDER:

**It is your responsibility to notify Human Resources (HR) within 30 days of the event.**

### Qualified life events include:

- **Change in status:** Marriage, divorce, legal separation, annulment or death
- **Change in number of dependents:** Birth, death, adoption/ placement for adoption or dependent reaching limiting age
- **Change in employment status** of employee, dependent or spouse that affects that individual's eligibility
- **Change in employee, spouse or dependent coverage** on spouse's plan during spouse's Open Enrollment period
- **Changes in entitlement** to Medicare, Medicaid or State Children's Health Insurance Program (CHIP)\* for employee, dependent or spouse
- **Change in eligibility for group health plan premium assistance** under Medicaid or CHIP\* for employee, dependent or spouse

Note: You may continue to receive coverage under your current medical plan, even after becoming eligible for Medicare.

If you fail to notify HR within 30 days of your event, you will not be able to enroll or make changes until the next Open Enrollment period. When you, your dependent(s) or your spouse become enrolled as a result of a qualified life event, coverage will be made effective retroactive to the date of the event. For more information, please contact HR.

\*In such cases you have 60 days to notify HR of the event instead of 30.

## HOW TO ENROLL

Step 1: Review your current benefit elections.

Step 2: Verify your personal information with your site and make any changes necessary.

Step 3: Once you have made your elections, you will not be able to change them until the next Open Enrollment period, unless you have a qualified life event.

# Benefits Website

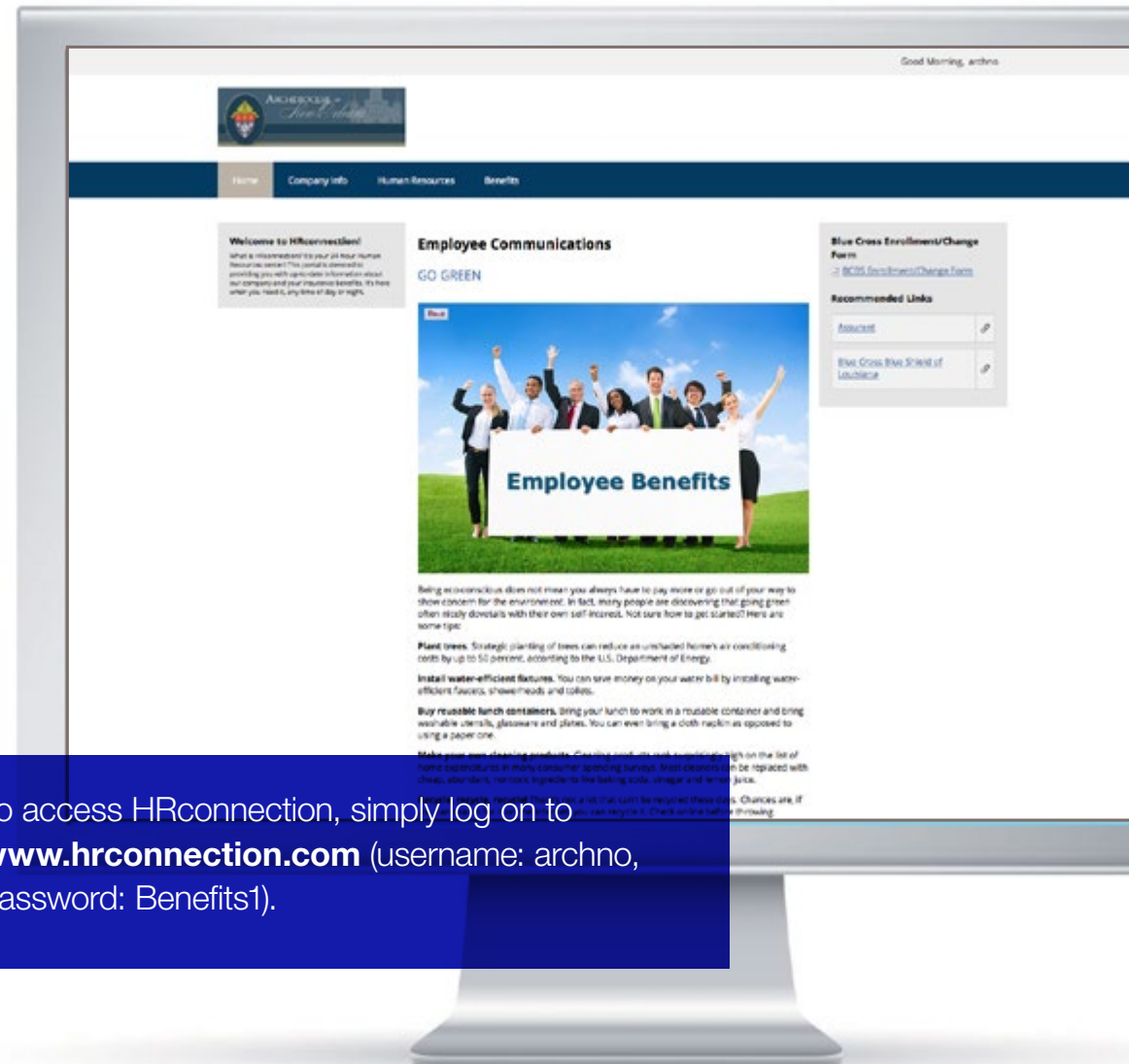
## HRconnection®

HRconnection is your one-stop shop for all of your HR and benefits-related information and is just one more way the Archdiocese of New Orleans is dedicated to providing you with the tools and resources you need to make smart benefits decisions.

Once logged on, you'll find a variety of information and resources, including:

- **Important documents**, including 401(k), life and accidental death and dismemberment (AD&D) beneficiary forms, claim forms, coverage cancellation forms and benefits applications
- **Plan information** detailing each of our benefit program features, including our medical, dental, vision, life and AD&D, disability and retirement benefits
- **Recommended links** to our benefits providers, including Blue Cross and Blue Shield of Louisiana and Assurant
- **HealthShop**, our online health care newsletter dedicated to helping you and your family lead a healthy lifestyle
- **Message Board and Company Bulletin** so you can stay up to date on the latest news

If you cannot find the information you need on HRconnection, please contact our carriers (refer to the Benefits Contact Directory or click on the links found on the site) or contact your site administrator. We also encourage you to provide feedback on ways we can improve HRconnection.



# Health

**NEW!**

## Medical Coverage: Blue Cross® and Blue Shield® of Louisiana (BCBSLA)

We're proud to offer employees medical coverage that not only provides coverage for illness and injury, but also enables you and your family to focus on staying well. All plans are open access (meaning no referrals are required). Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Plan Feature	HMO	POS		High Deductible HMO
	In-Network	In-Network	Out-of-Network	In-Network
<b>Annual Deductible</b>				
▶ Employee only	\$0	\$0	\$1,000	\$750
▶ Family	\$0	\$0	\$3,000	\$2,250
<b>Annual Out-of-Pocket Maximum</b>				
▶ Employee only	\$3,250	\$3,000	\$5,000	\$4,000
▶ Family	\$6,500	\$6,000	\$10,000	\$8,000
<b>Office Visit</b>				
▶ Primary Care Physician	\$30 copay	\$20 copay	Deductible + 30% coinsurance	\$30 copay
▶ Specialist	\$45 copay	\$35 copay	Deductible + 30% coinsurance	\$45 copay
<b>Preventive Care</b>	\$0 copay	\$0 copay	Deductible + 30% coinsurance	\$0 copay
<b>Emergency Room Visit</b> (copay waived if admitted)	\$350 copay per visit	\$350 copay per visit		\$350 copay per visit
<b>Inpatient Hospital Stay</b>	\$500 per day (\$1,500 maximum) + 10% professional fees	\$200 per day (\$600 maximum)	Deductible + 30% coinsurance	Deductible + 20% coinsurance
<b>Prescription Drugs</b> (Tier 1/Tier 2/Tier 3/Tier 4)				
▶ Rx Deductible (Employee only/family)	\$100/\$200 deductible applies to brand-name drugs only			\$250 deductible applies to brand-name drugs only
▶ Retail (up to a 30-day supply)	\$7/\$30/\$70/10% specialty with \$150 maximum	\$7/\$30/\$70/10% specialty with \$150 maximum	Not covered	\$7/\$30/\$70/10% specialty with \$150 maximum
▶ Mail Order (up to a 90-day supply)	3x retail	3x retail	Not covered	3x retail

**BCBSLA required prescription coverage change:** When a brand-name drug is dispensed and a generic equivalent exists, members will be required to pay the generic copayment, plus the difference in cost between the brand-name drug dispensed and its generic equivalent.



# Health

We're Switching to...



## Dental Coverage: Guardian

You have a choice of two plans: Basic or Preferred. Both plans are passive preferred provider organization (PPO) plans and allow you to seek treatment from the dentist of your choice. The following is a high-level overview of your dental coverage. For complete coverage details, please refer to the Summary Plan Description (SPD).



Plan Feature	Basic Plan	Preferred Plan
	In-Network	In-Network
<b>Annual Deductible</b> (single/family)	\$50/person, \$150 family limit	\$50/person, \$150 family limit
<b>Annual Maximum Benefit</b>	\$1,250	\$1,250
<b>Preventive</b>	Plan pays 100%	Plan pays 100%
<b>Basic</b>	Plan pays 80%	Plan pays 80%
<b>Major</b>	N/A	Plan pays 50%
<b>Orthodontia (children under age 26)</b>	N/A	Plan pays 50%
<b>Orthodontia Lifetime Maximum</b>	N/A	\$1,000

## Vision Coverage: Guardian

Following is a high-level overview of your vision coverage. For complete coverage details, please refer to the Summary Plan Description (SPD).



Plan Feature	Frequency	In-Network	Out-of-Network
<b>Examination</b>	Once every 12 months	\$10 copay	\$39 allowance
<b>Basic Lenses</b> (single/bifocal/trifocal)	Once every 12 months	\$25 copay (for lenses and frames)	\$23/\$37/\$49 allowance
<b>Frames</b>	Once every 24 months	\$130 allowance + 20% discount off balance	\$46 allowance
<b>Contact Lenses</b> (in lieu of glasses)	Once every 12 months	\$130 allowance	\$100 allowance

# Rates

## Medical Coverage

Coverage Tier	HMO Plan		POS Plan		High Deductible HMO	
	Total Monthly Premium	Employee Contribution	Total Monthly Premium	Employee Contribution	Total Monthly Premium	Employee Contribution
Employee Only	\$591.10	_____	\$671.02	_____	\$532.52	_____
Employee + Spouse	\$1,182.19	_____	\$1,342.02	_____	\$1,065.04	_____
Employee + Child(ren)	\$1,093.54	_____	\$1,241.35	_____	\$985.17	_____
Family	\$1,684.60	_____	\$1,912.38	_____	\$1,517.66	_____

## Dental Coverage\*

Coverage Tier	Employee Contribution (Monthly)	
	Low Plan	High Plan
Employee Only	\$13.69	\$27.27
Employee + One	\$26.98	\$52.83
Family	\$50.42	\$92.43

## Vision Coverage\*

Coverage Tier	Employee Contribution (Monthly)
Employee Only	\$7.81
Employee + Spouse	\$15.60
Employee + Child(ren)	\$17.16
Family	\$25.03



\*Employee pays full premium.

# Wealth



## Basic Life and AD&D Coverage: Guardian

We help our eligible employees maintain financial security by providing a group life and accidental death and dismemberment (AD&D) benefit. This benefit is company paid.

### Employee Life and AD&D

Amount	2.5x annual earnings, up to a maximum of \$200,000
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## Disability Coverage: Guardian

We provide eligible employees short-term disability (STD) and long-term disability (LTD) coverage for your financial needs should you need to take a leave from work due to a serious illness or non-work-related injury. Following is a brief summary of our STD and LTD coverage. These benefits are company paid.

### STD Coverage Features

Income Replacement	60%
Weekly Maximum Benefit	\$1,000
When Benefit Begins	31 <sup>st</sup> day of disability
Maximum Benefit Period	9 weeks

### LTD Coverage Features

Income Replacement	60%
Monthly Maximum Benefit	\$4,000
When Benefit Begins	91 <sup>st</sup> day of disability
Maximum Benefit Period	Social Security Retirement Age

## 401(k) Plan: VOYA<sup>®</sup> FINANCIAL

To help you prepare for the future, The Archdiocese of New Orleans sponsors a 401(k) Plan through Voya as part of its benefits program. You may elect a minimum contribution of 3 percent up to a maximum of 16 percent, which will be deducted automatically from your paycheck, pre-tax. You may change your contribution level at any time. In addition, your site will contribute 3.5 percent for actively participating. This means that you may see a minimum of 6.5 percent up to a maximum of 19.5 percent contribution to your 401(k) account.

**Important:** New hires should receive a packet of information, along with a PIN, from Voya within four to six weeks of their hire date. You must use this PIN to access your account. If you do not receive your PIN within this time frame, please contact your administrator or payroll department immediately. In order to verify that your 401(k) contributions are correct, please review your paycheck (look for the line item indicating a 401(k) deduction).

If you do not wish to participate in the 401(k), please contact Voya at 877-659-6995 once you receive your PIN. Otherwise, a minimum contribution will be automatically deducted from your paycheck. See your site administrator for further details.

## Voluntary Life and Accidental Death & Dismemberment (AD&D) Coverage: Guardian

You have the opportunity to purchase additional life and AD&D coverage for yourself and your dependents at group rates. The chart below shows the coverage available. Note: Spouse and child coverage is only available when the employee elects voluntary coverage for him or herself. You do not need to answer questions on your health status and all amounts are Guaranteed Issue.

**Please note that Open Enrollment is your only opportunity to enroll in this new benefit until the next plan renewal in July of 2019, unless you experience a qualified life event.**

	Amount
Employee	\$25,000, \$50,000, \$75,000, \$100,000 or \$150,000
Spouse	\$25,000
Child(ren)	\$10,000



# Extras



## Did You Know?

**As a benefits-eligible employee, you have a variety of benefits available to you to supplement your core coverage (i.e., medical, dental and vision).**

### Gym Membership Discount

To encourage our employees to continue being active, we're offering participants in any of the Archdiocese medical plans a gym membership discount. After a \$25 enrollment fee, a membership to a participating gym is \$25 per month (with a three-month commitment). Please visit [www.Blue365deals.com/bcbsla](http://www.Blue365deals.com/bcbsla) or call Healthways at 888-242-2060 for more information and a list of participating gyms.

### WorkLifeMatters Employee Assistance Program (EAP): Guardian

We understand that it can be difficult to manage family, work-related and personal issues. That's why we offer an EAP at no cost to you. The WorkLifeMatters Employee Assistance Program offers services to help promote well-being and enhance the quality of life for you and your family. The program is completely confidential and can help you work through issues related (but not limited) to:

- **Family:** Parenting support, child and eldercare, learning programs and special needs programs
- **Relationships:** Domestic violence, conflict resolution and separation/divorce issues
- **Your job:** Career, interpersonal and job "burnout" issues
- **Legal and financial:** Legal issues, will preparation, taxes, debt, financial planning tools and assistance
- **Health:** Healthy living, stress management, mental health, diet and fitness, overall wellness

### Guardian's TravelAid

Whether you are one hundred or thousands of miles away from home, TravelAid provides a combination of global travel assistance services:

- **Prevention before travel:** Before leaving home, you can get travel alerts and destination information, pre-travel immunization information, international medical insurance and claims administration and travel medical kits.
- **Emergency response:** Get access to 24/7 multilingual assistance for help with travel arrangements, lost documents and replacement of prescriptions and credit cards.
- **Worldwide physician and hospital referrals:** Receive guidance on doctors, dentists, hospitals and facilities, multilingual services at medical facilities and patient accommodations.
- **Medical transportation:** Along with responsive service, the latest equipment and technology are provided.
- **Specialized security resources:** Embassy and consular assistance is available. Personnel are experienced in handling sensitive and complex emergency security situations.

# Extras

## Parental Bonding Leave

If you're a new mom or dad, we'd first like to say—congratulations! We know how precious those first weeks are in order to get to know your new bundle of joy. That is why we now offer parental bonding leave to all benefits-eligible staff at our parishes and parish schools, administrative offices, programs and ministries and entities owned and/or operated by the Archdiocese.

### Here's how it works:

- Benefit: 100% of pay for up to six weeks
- Please request time off from your supervisor 30 days before the birth or placement through adoption/foster care of your child.
- Your location's office and Human Resources will approve your leave.
- If both parents work for the same location, each may take a separate parental bonding leave of absence at alternate times, as determined by the location's director and the employees' appropriate supervisor(s).

## BlueCare Telemedicine

BlueCare is available to all employees who are enrolled in a Blue Cross medical plan through the Archdiocese of New Orleans. BlueCare is available 24/7 to give patients more access to doctors and is easier and less expensive than going to an ER or urgent care for minor health needs.

BlueCare can be used for treating non-emergency, minor conditions like:

- Sinus infections
- Minor stomach ailments
- Allergies
- Pink eye
- Cough/cold
- Rashes
- Bladder infections

Members will pay \$39 just before an online BlueCare visit begins. Go to [www.BlueCareLA.com](http://www.BlueCareLA.com) or download the BlueCare app from the Apple Store or Google Play for iOS and Android tablets and smartphones.



## College Tuition Benefit: A Scholarship Program

This plan helps Guardian-enrolled dental members save money for college. With the College Tuition Benefit, you earn 2,000 tuition rewards points for every year you're a Guardian Dental member, plus bonuses.

Register Online by visiting [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) (Use Group ID # 538205, Password: Guardian).

# Benefits Contact Directory

*Contacts as of: July 1, 2017*

Topic	Contact	Phone Number	Website & Network
<b>General Benefits and/or Enrollment</b>	Pam Power Ainsley McGovern Karen Heil	504-310-8793 504-310-8795 504-310-8792	ppower@arch-no.org aross@arch-no.org kheil@arch-no.org
<b>Medical Coverage</b>	BCBSLA	800-599-2583	www.bcbsla.com
<b>Dental Coverage</b>	Guardian	800-541-7846	www.guardiananytime.com
<b>Vision Coverage</b>	Guardian (VSP network)	800-877-7195	www.guardiananytime.com or www.vsp.com (provider locator)
<b>Basic Life and Accidental Death and Dismemberment (AD&amp;D) Coverage</b>	Guardian	800-525-4542	www.guardiananytime.com
<b>Short-Term Disability Coverage</b>	Guardian	800-268-2525	www.guardiananytime.com
<b>Long-Term Disability Coverage</b>	Guardian	800-538-4583	www.guardiananytime.com
<b>401(k) Coverage</b>	Voya	877-659-6995	https://archdioceseno.voyaplans.com
<b>WorkLifeMatters Employee Assistant Program (EAP)</b>	Guardian (Integrated Behavioral Health)	800-386-7055	www.ibhworklife.com

## *Welcome to our Ministry!*

*Impelled by Christ's call and inspired by the Holy Spirit through the work of the Ninth General Synod, the ministries of the Archdiocese of New Orleans, in union with the Archbishop and with one another, serve the people of the parishes, schools and organizations of the archdiocese in enabling them to encounter Jesus and to witness with joy.*

