



May 17, 2019

Dear Eligible Diocese of Gary Benefit Plan Participants,

We invite you to take part in open enrollment for the Diocese of Gary benefit package from May 20 – June 7, 2019. During this time, you can make adjustments to your coverage. Once you have completed the appropriate forms for enrollments and changes, please return to your local person in charge of benefits by June 7. We encourage you to visit www.dcgary.org (*Office of Benefits*) for detailed benefit plan information and forms.

There are no plan changes. We are pleased the benefit plan cost has been contained with no increase to individual participant coverage.

Based on our dental renewal, Anthem dental premium rates slightly increased. The rates are still competitive in comparison to other dental carriers. There are no rate changes to Anthem vision for this plan year.

In the enclosed 2019 *Welcome to Open Enrollment* guide, you will find the 2019 Plan Year monthly premium rates. Thank you for all that you do to serve the people of God in the Diocese of Gary. We are pleased to be of service to you, and if you have any benefits questions, please do not hesitate to contact Cheryl Grandys or Kathy Lafakis in Human Resources at (219) 769-9292.

Sincerely,

A handwritten signature in cursive script that reads "Kelly A. Venegas".

Kelly A. Venegas
Manager of Human Resources

Protect Your
Biggest
Asset—

Your Health!



PLAN TO PROTECT

**Open enrollment is just around the corner, and we are
happy to announce we are staying with Anthem!**

ONE IMPORTANT UPDATE:

NEW ID CARDS ARE IN THE MAIL!

**Please discard old ID Cards! The old ID cards will not
work after July 1, 2019. MUST USE NEW CARD!**

Provided by: Meyers Glaros Group
222 Indianapolis Blvd Suite 203
Schererville, IN 46375
Tel: 219-865-6447

MEYERS  GLAROS GROUP

WELCOME TO OPEN ENROLLMENT

Plan Year: 2019-2020

Catholic Diocese of Gary



*"Go, therefore,
and make disciples
of all nations..."*









PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

The Catholic Diocese of Gary strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Open Enrollment Guide.

Open enrollment is a short period each year when you can make changes to your benefits without having a life event. Such as; marriage, spousal job change, etc. This guide will outline all of the different benefits Catholic Diocese of Gary offers so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on July 1, 2019. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to contact the Human Resources Department at: (219) 769-9292.

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Who is eligible?

If you're a full-time employee at Catholic Diocese of Gary, you and your dependents are eligible to enroll in the benefits outlined in this guide. Full-time employees are those who work 30 or more hours per week. Eligible dependents include, spouse, child under age 26 (*birth or adoption*), and adult dependent children.

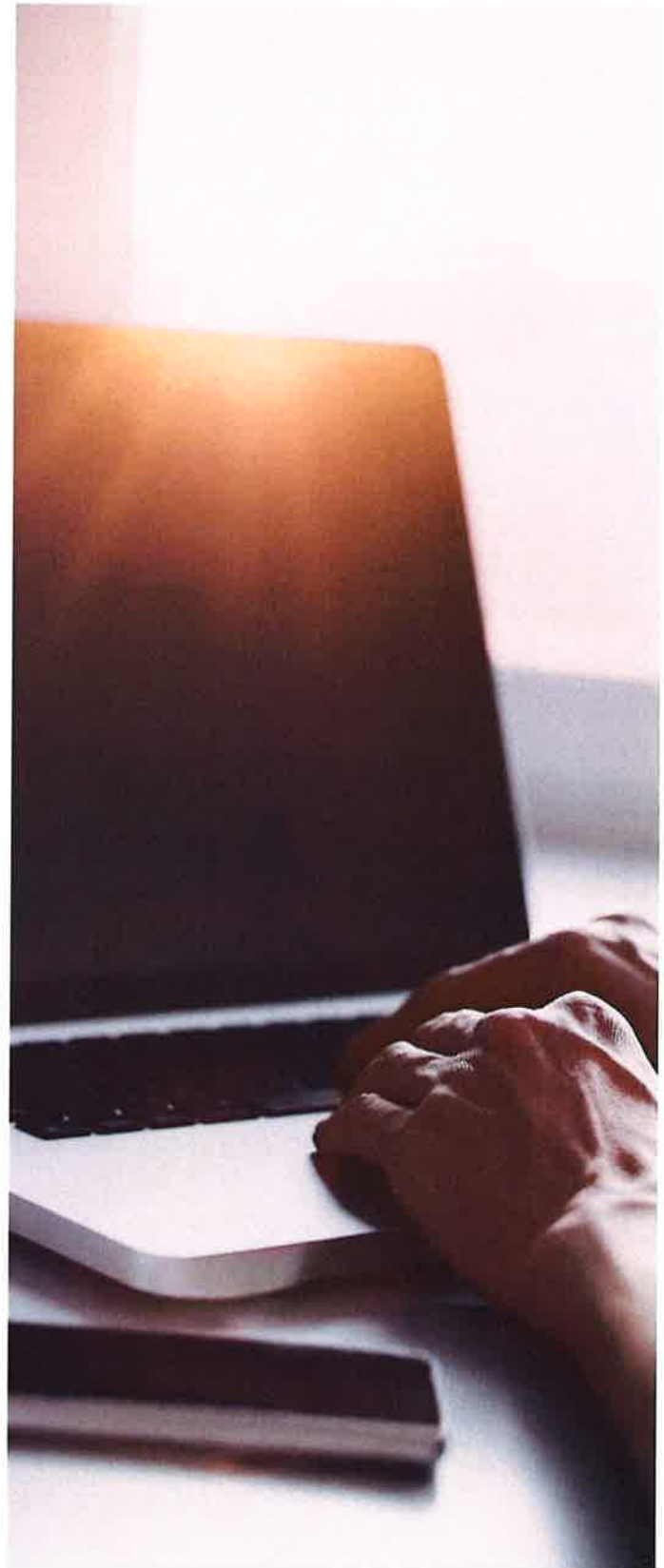
When to enroll

Open enrollment begins on Monday, May 20 and runs through Friday, June 7. The benefits you choose during open enrollment will become effective on **Monday, July 1, 2019.**

How to make changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period. Qualifying events include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan





MEDICAL INSURANCE

The following chart provides a brief explanation of your benefits for the effective date of July 1, 2019. You will also receive a Summary of Benefits and Coverage (SBC) at a future date. The benefits showing below are for IN NETWORK only. You will need to review the SBC for information on the Out of Network benefits.

| Services | In-Network | Out-of-Network |
|--|--------------------------------------|--|
| Physician Visit Copay | \$25 Co-Pay | 70% |
| Deductible (Individual/Family) | \$1,150 Individual \$2,300 Family | \$1,500 Individual \$3,000 Family |
| Hospitalization | 10% After Deductible | 10% After Deductible |
| Preventive Care | \$25 Co-Pay Office Visit | \$25 Co-Pay Office Visit |
| Emergency Room Copay | \$100 Co-Pay | 70% |
| Urgent Care | \$50 Co-pay | \$50 Co-pay |
| Out-of-pocket Maximum (Individual/Family) | \$3,000 Individual \$6,000 Family | \$ 5,000 Individual \$10,000 Family |

IMPORTANT: *There will be a change in our Medical Plan ID card. We are migrating to a new administrative system with Anthem Blue Cross Blue Shield and due to that change EVERYONE will be receiving new ID cards. You will have only ONE card for your Anthem medical, dental, and vision.*

The cards will be sent directly to your homes so please be careful not to discard them. In addition, please be advised that your Express-Scripts prescription drug card WILL NOT be changing, so please retain your current Express Scripts card for identification.



YOUR MEDICAL AND PRESCRIPTION COST

Good news! Despite rising health care costs, we are pleased to announce there will be a minimal premium increase for the new plan year. Monthly payroll deductions for medical and prescription are shown below:

Medical Insurance Premiums

| | Employee Only | Employee & One | Employee & Family |
|-----|---------------|----------------|-------------------|
| PPO | \$10.00 | \$412.00 | \$815.00 |

Prescription Co-pays

| Mail Order Rx | 90-day Supply |
|---------------|---------------|
| Generic | \$ 25.00 |
| Non-Preferred | \$ 75.00 |
| Preferred | \$112.50 |

| Retail Rx | 30-day Supply |
|---------------|---------------|
| Generic | \$ 10.00 |
| Non-Preferred | \$ 30.00 |
| Preferred | \$ 45.00 |



DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and usually includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart. Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

We're happy to say that there are no cost changes to your dental benefits for 2019-2020. The following chart outlines the dental benefits we offer for In-Network only. Please review your certificate for out of network benefits.

| TYPE OF SERVICE | PPO Low Plan | PPO High Plan |
|--|--|---|
| Preventive Services: <i>Exams, cleanings, X-rays</i> | 100% with no co-pay | 100% with no co-pay |
| Deductible: <i>Applies to basic and major services only</i> | None | \$50 co-pay |
| Basic Services: <i>Fillings, simple extractions</i> | 80% after deductible is met | 50% after deductible is met |
| Major Services: <i>Oral surgery, root canal, crowns</i> | 50% after deductible is met | 50% after deductible is met |
| Annual Maximum | \$1,000 per insured person | \$1,000 per insured person |
| Orthodontic | No Coverage | 50% Coinsurance |
| Monthly Payroll Deductions | Employee only: \$19.83 Employee & one: \$39.68 Family: \$51.58 | Employee only: \$30.18 Employee & spouse: \$59.25 Family: \$90.54 |





VISION INSURANCE

Driving to work, reading a news article and watching TV are all activities you likely perform every day. Your ability to do all of these activities, though, depends on your vision and eye health. Vision insurance can help you maintain your vision as well as detect various health problems.

Catholic Diocese of Gary's vision insurance entitles you to specific eye care benefits. Our policy covers routine eye exams and other procedures, and provides specified dollar amounts or discounts for the purchase of eyeglasses and contact lenses.

If you seek the services of a provider listed in our Preferred Provider directory, your benefits include the following:

- Routine vision exams for a \$10 copay annually.
- Materials \$25 copay annually
- Lenses 100% for Single, Bifocal and Trifocal with \$90 copay for Progressive annually
- Contacts elective up to \$130 and 100% for medically necessary per 12 months
- Preferred pricing on a large selection of frames up to \$130 per 24 months



| | | |
|----------------------------|-----------------------|---------|
| Monthly Payroll Deductions | Employee Only | \$ 6.83 |
| | Employee + spouse | \$13.24 |
| | Employee + child(ren) | \$13.86 |
| | Employee + family | \$21.35 |



BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. Catholic Diocese of Gary provides full-time employees with \$10,000 (\$6,000 for employees over age 70) in group life and accidental death and dismemberment (AD&D) insurance.

Catholic Diocese of Gary pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. Basic Life Insurance without the medical and Rx is only \$1.00 per month!

Contact the Human Resources Department at (219) 769-9292 if you would like to update your beneficiary information.

DIOCESE OF GARY 403(B) THRIFT PLAN

The 403(b) Plan is a valuable benefit. It offers you an excellent opportunity for long-term savings – even if you are only able to save a little right now. Even if you are not eligible for the employer matching contribution, you are still able to participate using your own pre-tax contributions. Unlike other employee benefits, you are able to enroll, change your payroll contribution percentage or modify your current fund options at any time throughout the year!

| | |
|--|---|
| If you meet eligibility requirements, then your employer will make the following Matching Contributions on your behalf equal to: | a) 100% of your salary pre-tax contributions you are contributing during the plan year, not to exceed the first 3% of your compensation; plus |
| | b) 50% of your salary pre-tax contributions you are contributing during the plan year that exceeds 3% of your compensation but does not exceed 6% of your compensation for the plan year. |

That is a total of 4½ % employer contributions if you contribute 6% of your pretax earnings!

Contact the person at your parish or school who is responsible for payroll if you are interested in enrolling, increasing your payroll contribution percentage or modifying your fund option. You may also visit: www.mutualofamerica.com to access your Diocese of Gary 403(B) Thrift Plan online information or contact Mutual of America at 1-800-468-3785 for assistance.



HUMAN RESOURCES DEPARTMENT - (219) 769-9292

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EAP

Perspectives[®]
www.perspectivesltd.com
800.456.6327

Employee Assistance Program

We Help With Issues That Impact Life

We can help you resolve stressful personal and family issues, or direct you to legal, financial or child care resources when you need them most.

COMMON ISSUES WE HELP PEOPLE WITH EVERYDAY INCLUDE:

- + Alcohol and Drug Abuse
- + Attention Deficit Disorder (ADD)
- + Attention Deficit Hyperactivity Disorder (ADHD)
- + Addictions
- + Adoption
- + Anger Issues
- + Anxiety
- + Budgeting
- + Child Care Resources
- + College Planning
- + Communications Issues
- + Coping with Change
- + Depression
- + Relationship Issues
- + Domestic Violence
- + Eating Disorders
- + Effective Communication
- + Elder Care Resources
- + Emotional Issues
- + Family Issues
- + Financial Resources
- + Grief
- + Legal Resources
- + Leisure Travel Time
- + Marital and Couples Counseling
- + Mental Health
- + Parenting
- + Pet Care Resources
- + Post Traumatic Stress Disorder
- + Stress

We're Available When You Need Us

Perspectives EAP is available 24/7 and can be accessed three ways:

OVER THE PHONE

Masters and Doctorate level EAP counselors are available 24/7 to answer your questions, provide counseling or assist you with useful appropriate resources. Call 800.456.6327 anytime!

IN PERSON

Counselors will listen to your concerns, assess the situation and help you develop an action plan best suited to your needs. When appropriate, this plan may include further in-person sessions with Perspectives or a referral to another qualified professional. Call 800.456.6327, 8 a.m.-6 p.m. weekdays to schedule an appointment.

ONLINE

Have you ever spent hours "Googling" for good information about parenting, diet, relationships or hundreds of other issues that impact your life? We do our homework so you don't have to!

Perspectives Online is a special website for everyone with Perspectives EAP. It provides information, resources and tools for a vast number of issues, ranging from parenting and child care to health and wellness, career development, workplace training and more. Just visit www.perspectivesltd.com and log in with your username and password!

FREE Help. Who Doesn't Like That?

We want you to think of Perspectives as the "Everyday Assistance People." Our employee assistance program (EAP) provides support, counseling and resources for life issues that can take a toll on your emotional well-being or take time away from the things you value most, like work and family. Our services are confidential, no cost to you and available when you need them!

Confidential And No Cost

We know that confidentiality and costs are important to you.

That's why we offer CONFIDENTIAL assistance to employees and their families. And, your personal information is not disclosed to anyone unless you provide written consent or as required by law.

In addition, Perspectives EAP services are provided at NO COST to you. Your employer provides Perspectives EAP as a benefit because they value you. If we refer you to an outside resource for additional support, we'll advise you about potential costs and whether they may be covered by your insurance.

Just call 800.456.6327 or login to www.perspectivesltd.com with your user name and password to learn more or get started.

PLEASE TAKE A MINUTE TO LOG INTO YOUR ACCOUNT
TO SEE THE BENEFITS OF PERSPECTIVES EAP.

Username

CAT502

Password

perspectives

Perspectives

www.perspectivesltd.com

800.456.6327