

2020 BENEFITS LAY EMPLOYEES



DIOCESE OF
KANSAS CITY-ST. JOSEPH

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This document is intended to give a summary description of the plan and is not a contract. For complete benefit information please refer to the plan documents for each benefit. In the event of a discrepancy between this brochure and the plan document, the plan document will prevail. Possession of this document is not a guarantee of coverage. See full summary of benefits at diocesekcsj.millercare.com.

Wellness

Our wellness program is designed to encourage and reward employees for taking proactive steps to maintaining a healthy lifestyle and identifying health risks before they become serious health conditions. All wellness initiatives are designed to support employee health and wellbeing to create a culture of good health within the organization.

2020 Wellness Initiatives

Open to all employees:

- Telephonic Health & Wellness Coaching
- Wellness Campaigns
- Flu Vaccination Clinics & Blood Drive
- Chancery Fitness Center
- Wellness Newsletter

Note: In-Person Health & Wellness Coaching is available to employees on the BCBS medical insurance plan.

2021 Medical Premium Discount

Full-time lay employees on one of the BCBS medical plans can earn a \$600 annual (\$50 monthly) medical premium discount on a 2021 BCBS medical plan by completing the following requirements by October 31, 2020.

- Submit a completed Physician Screening Form with your biometric screening results.
- Complete the online Health Risk Assessment on A Healthier You (AHY) at www.mybluekc.com.
- Earn 3,000 points on AHY.

Refer to the 2020 Wellness Packet for details at: <https://kcsj catholic.org/hrdocs/> and under the wellness tab at www.diocesekcsj.millercares.com.

Questions?

Jamie Specht, Wellness Coordinator, at wellness@diocesekcsj.org or call 816-714-2345.



@WellnessProgramDioceseKCSJ

BLUESAVER PPO/HSA

BlueSaver is a Preferred Provider Organization coupled with an option to enroll in a Health Savings Account (HSA), a tax-advantaged, individually-owned account. The plan includes a network of hospitals and physicians who have agreed to allow substantially greater discounts to Blue Cross Blue Shield plan subscribers.

Plan subscribers who choose in-network providers will pay 0% of the discounted costs after the calendar year deductible is met. A 20% coinsurance payment will apply if you use an out-of-network provider.

To view a full summary of benefits, please visit diocesekcsj.millercares.com.

To locate an in-network medical provider, please visit www.bluekc.com or call 816.395.3558.

BlueSaver PPO/HSA	
Deductible	\$2,800 - Individual \$5,600 - Family
Coinsurance	100%
Out-of-Pocket Max ¹	\$2,800 - Individual \$5,600 - Family
Primary Office Visit	Deductible + 100%
Specialist Office Visit	Deductible + 100%
Routine Preventive ²	100% Covered
Urgent Care	Deductible + 100%
Inpatient Hospital	Deductible + 100%
Emergency Room	Deductible + 100%
Prescription Drugs	Deductible + 100%
Mail Order	Deductible + 100%

Monthly Premium				
Medical Plan Options	Total Premium	Employer Pays	Employee Pays w/ Wellness Discount	Employee Pays w/o Wellness Discount
Individual	\$651.00	\$497.00 (76%)	\$104.00	\$154.00
Employee + Spouse	\$1,385.00	\$956.00 (69%)	\$379.00	\$429.00
Employee + Child(ren)	\$1,255.00	\$878.00 (70%)	\$327.00	\$377.00
Family	\$1,740.00	\$985.00 (57%)	\$705.00	\$755.00

¹Total of deductible and coinsurance members pay each year towards covered charges before BCBSKC pays 100% of benefits.

²Routine Preventive care is covered at 100%; a list of these services can be found at diocesekcsj.millercares.com.

SPIRA CARE EPO

Spira Care is an Exclusive Provider Organization. In this plan, all primary care appointments and procedures at the Spira Care Center are 100% covered. For other medical needs like specialty care or hospitalization, Spira Care works like a traditional health plan with an annual deductible. Members can see more than 3,000 physicians and specialists at over 11,000 access points in the BlueSelect Plus network.

The Spira Care Center provides primary care, urgent care, lab tests, X-rays, counseling and even some prescriptions filled. Members can meet one-on-one with a professional Care Guide that can answer questions, explain benefits and provide post-appointment guidance.

To view a full summary of benefits, please visit diocesekcsj.millercares.com.

To locate an in-network medical provider, please visit www.bluekc.com or call 816.395.3558.

Spira Care/BlueSelect Plus	
Deductible	\$2,000 - Individual \$4,000 - Family
Coinsurance	100%
Out-of-Pocket Max	\$2,000 - Individual \$4,000 - Family
Primary Office Visit	Deductible (\$0 Spira) ²
Specialist Office Visit	Deductible
Routine Preventive ¹	100% Covered
Urgent Care	Deductible (\$0 Spira) ²
Inpatient Hospital	Deductible
Emergency Room	Deductible
Prescription Drugs	\$15 Tier 1 \$50 Tier 2 Deductible
Mail Order	\$15 Tier 1 \$125 Tier 2 Deductible

Monthly Premium				
Medical Plan Options	Total Premium	Employer Pays	Employee Pays w/ Wellness Discount	Employee Pays w/o Wellness Discount
Individual	\$651.00	\$491.00 (75%)	\$110.00	\$160.00
Employee + Spouse	\$1,315.00	\$723.00 (55%)	\$542.00	\$592.00
Employee + Child(ren)	\$1,190.00	\$690.00 (58%)	\$450.00	\$500.00
Family	\$1,749.00	\$997.00 (57%)	\$702.00	\$752.00

¹Routine Preventive care covered at 100%; a list of these services can be found at diocesekcsj.millercares.com.

²No member cost for services at a SpiraCare Center, prescriptions offered at your regular copay level.

PREFERRED-CARE BLUE PPO

Preferred-Care Blue is a Preferred Provider Organization (PPO). The Preferred-Care Blue plan includes a network of hospitals and physicians who have agreed to allow substantial discounts to BCBS Preferred-Care Blue subscribers.

If services are received from an in-network Blue Cross Blue Shield provider, eligible expenses will be paid at the 90%/10% coinsurance level after deductible. If you receive services from a provider outside the Blue Cross Blue Shield network, eligible expenses will be paid at the 60%/40% coinsurance level after deductible.

To view a full summary of benefits, please visit diocesekcsj.millercares.com.

To locate an in-network medical provider, please visit www.bluekc.com or call 816.395.3558.

Preferred-Care Blue Network	
Deductible	\$1,000 - Individual \$2,000 - Family
Coinsurance	90%
Out-of-Pocket Max ¹	\$3,000 - Individual \$6,000 - Family
Office Visit	\$35 Copay
Specialist Office Visit	\$35 Copay
Routine Preventive ²	100%
Urgent Care	\$35 Copay
Inpatient Hospital	Deductible + Coinsurance
Emergency Room	\$100 Copay + Deductible + Coinsurance
Prescription Drugs	\$12 Tier 1
	\$50 Tier 2
	\$70 Tier 3
Mail Order	\$24 Tier 1
	\$100 Tier 2
	\$140 Tier 3

Monthly Premium				
Medical Plan Options	Total Premium	Employer Pays	Employee Pays w/ Wellness Discount	Employee Pays w/o Wellness Discount
Individual	\$831.00	\$421.00 (51%)	\$360.00	\$410.00
Employee + Spouse	\$1,680.00	\$736.00 (44%)	\$894.00	\$944.00
Employee + Child(ren)	\$1,520.00	\$672.00 (44%)	\$798.00	\$848.00
Family	\$2,236.00	\$1,210.00 (54%)	\$976.00	\$1,026.00

¹ Per ACA requirements, all medical copays (i.e. office visit, ER, and Urgent Care copays), including Rx copays, will now count towards your out-of-pocket expenses.

² Routine Preventive care covered at 100%; a list of these services can be found at diocesekcsj.millercares.com.

BLUE-CARE HMO

Blue-Care is an “open access” Health Maintenance Organization (HMO) plan which means Blue-Care members schedule visits directly with physician specialists in the plan network without having to obtain a referral from their Primary Care Physician (PCP). Choosing self-referral will require paying a specialist co-pay, which is twice the PCP copay. These benefits apply to in-network Blue-Care providers only; they do not apply if using non-Blue-Care providers.

To view a full summary of benefits, please visit diocesekcsj.millercares.com.

To locate an in-network medical provider, please visit www.bluekc.com or call 816.395.3558.

IMPORTANT:
2020 is the last year that the Blue-Care HMO plan will be offered to employees.

Blue Care Network	
Deductible	N/A
Coinsurance	100%
Out-of-Pocket Max	\$3,000 - Individual \$9,000 - Family
Office Visit	\$30 Copay
Specialist Office Visit	\$60 Copay
Routine Preventive	100%
Urgent Care	\$60 Copay
Inpatient Hospital	\$200 Copay per day maximum \$1,000 per year
Emergency Room	\$100 Copay
Prescription Drugs	\$12 Tier 1
	\$50 Tier 2
	\$70 Tier 3
Mail Order	\$24 Tier 1
	\$100 Tier 2
	\$140 Tier 3

Monthly Premium				
Medical Plan Options	Total Premium	Employer Pays	Employee Pays w/ Wellness Discount	Employee Pays w/o Wellness Discount
Individual	\$820.00	\$355.00 (43%)	\$415.00	\$465.00
Employee + Spouse	\$1,658.00	\$600.00 (36%)	\$1,008.00	\$1,058.00
Employee + Child(ren)	\$1,499.00	\$533.00 (36%)	\$916.00	\$966.00
Family	\$2,207.00	\$1,049.00 (48%)	\$1,108.00	\$1,158.00

¹Blue-Care is only available in these counties: Andrew, Buchanan, Cass, Clay, Jackson, Johnson, Lafayette, Platte, and Ray in Missouri; Atchison, Douglas, Franklin, Johnson, Leavenworth, and Miami in Kansas.

²Per ACA requirements, all medical copays (i.e. office visit, ER, and Urgent Care copays), including Rx copays, will now count towards your out-of-pocket expenses.

³Routine Preventive care is covered at 100%; a list of these services can be found at diocesekcsj.millercares.com.

⁴Emergency Room is paid 100% after member copay.

Health Savings Account (HSA)

UMB Bank

Available to Employees Enrolled in the BlueSaver Plan

The HSA is:

- A tax-exempt account established for the purpose of saving for qualified medical, dental, and vision expenses for an individual and/or spouse and dependents.
- HSAs are designed to provide eligible individuals with triple federal tax benefits:
 1. HSA contributions are tax-free.
 2. Interest and other earnings on HSA contributions accumulate tax-free
 3. Amounts distributed from an HSA for qualified medical expenses are tax-free.
- The HSA balance can roll over from year to year.

Employees may contribute to their personal HSA without exceeding annual limits. For 2020, the annual contribution limits are as follows:

- Single Coverage: \$3,550
- Family Coverage: \$7,100

Additional HSA Fees:

- \$1.50 monthly fee for balances below \$3,000
- \$1.50 quarterly fee for paper statements

Not sure if HSA is right for you?

See the HSA/FSA Comparison Chart on page 10 to determine which might be the right choice for you.

Enrollment in any of the following will prevent you from being able to contribute to a Health Savings Account (H.S.A.):

- General-purpose health flexible savings account (FSA) or health reimbursement arrangement (not to include a Limited Flexible Spending account or a Flexible Spending Account for Dependent Day Care)
- Medicare or Medicaid
- Tri-Care
- Health Reimbursement Account

YOUR HSA TAX BENEFITS



**CONTRIBUTIONS
ARE TAX-FREE**



**INTEREST AND
OTHER EARNINGS ON
CONTRIBUTIONS ARE
TAX-FREE**



**AMOUNTS DISTRIBUTED
FROM QUALIFIED
EXPENSES ARE TAX-
FREE**

Flexible Spending Account (FSA)

WageWorks

The FSA is a tax-exempt account established for the purpose of paying for qualified medical, dental, and vision expenses. When you use tax-free dollars to pay for certain expenses, such as healthcare, prescription drugs, eye-glasses, and childcare expenses, you realize an increase in your spending power, and substantial tax savings. Once enrolled, there is a 12 month commitment to contribute the elected amount. This plan is recommended only for active employees not retiring within the plan year.

YOUR FSA ENROLLMENT OPTIONS



HEALTH CARE FSA

\$2,700



LIMITED PURPOSE FSA

\$2,700



DEPENDENT CARE FSA

\$5,000

Health Care FSA

- Used to pay for out-of-pocket eligible medical, dental and vision expenses incurred by the employee, spouse or dependents.
- Deductions for a health care FSA are exempt from federal, state and local taxes.
- Only expenses NOT reimbursed by insurance can be claimed.

Limited Purpose FSA

- Available to employees enrolled in the BlueSaver HSA medical plan.
- Allows reimbursement of expenses that are not covered under the HSA plan, such as dental and/or vision services.

Dependent Care FSA

- Eligible expenses include:
- Expenses paid to a dependent care center or provider for care of a dependent under age 13.
- Expenses paid for care of a dependent over age 13 who is physically or mentally incapable of caring for themselves.
- Expenses paid for elder care.

Important notes regarding the Flexible Spending Account Plan:

- If you have elected to have money set aside in a pre-tax FSA, changes to election amounts are not permitted until the end of the plan year (December 31) unless there is a significant change in your family status (marriage, divorce, death of a spouse, birth of a child, termination of a spouse's employment, etc.).
- **Note:** If your employment ends, reimbursement of expenses incurred during your employment must be submitted within 90 days of your termination date. The IRS requires that any funds left in the account be forfeited.

Carryover Provision

The US Department of Treasury allows a carryover of up to \$500 of unused WageWorks Health Care FSA funds remaining at the end of the plan year.

HSA v. FSA

	HSA	Health Care FSA
What does it stand for?	Health Savings Account	Health Care Flexible Spending Account
Who owns it?	Employee	Employer
Who funds the account?	Employee	Employee
What type of corresponding health plan is allowed?	Eligibility requires opening and maintaining a qualifying high-deductible health plan, the Blue Saver PPO/HSA.	A full purpose health care FSA is compatible with any type of health plan coverage. A limited purpose health care FSA is typically used in conjunction with participation in an HSA and its qualifying high-deductible health plan.
Can unused amounts be carried over?	Yes. The individual owns the account and any contributions made to it, regardless of the source or timing of the contribution.	Yes, the plan allows up to \$500 to carry forward to future plan years.
Is the account portable between employers?	Yes. The individual owns the account.	No. FSAs cannot be rolled to a new employer.
How is it funded?	Money is deposited directly into the account. Contributions can be made through pre-tax salary deductions.	Based on the employee's annual election, the employer designates a specific amount of wages to be deducted pre-tax from the employee's payroll check.
What are the tax benefits for employees?	Contributions are tax deductible and interest and capital gains on investments are tax-free. Withdrawals for qualifying medical expenses are tax-free, although state taxes may apply.	Employee contributions are exempt from federal and FICA tax as well as most state and local tax. Reimbursements are tax-free.
What health care expenses can be paid from the account?	Funds can be used for any qualified medical expense as defined under Section 213(d) of the Internal Revenue Code (IRC), except for health insurance premiums, with specific exceptions.	Funds can be used for eligible health care expenses as defined under Section 213(d) of the IRC except for health insurance premiums.
Is the annual amount of the contribution available on the first day of coverage?	Only the amount currently available in the HSA may be used to reimburse qualified expenses.	Yes. The total amount elected by the employee for the plan year is available on the first day, regardless of the amount contributed.
What if I retire or change jobs?	The individual continues possession of the account and the funds therein.	Unused funds are forfeited.

IN-NETWORK HOSPITAL AND PROVIDER COMPARISON

	Blue Care HMO	Preferred-Care Blue (PPO & HSA)	Blue Select Plus (Spira)
Centerpoint Medical Center	✓	✓	
Children's Mercy Hospital	✓	✓	✓
Liberty Hospital	✓	✓	✓
Menorah Medical Center	✓	✓	
North Kansas City Hospital	✓	✓	✓
Olathe Medical Center	✓	✓	✓
Overland Park Regional Medical Center	✓	✓	
Research Medical Center	✓	✓	
Saint Mary's Medical Center	✓	✓	
Saint Luke's Hospital		✓	
Saint Joseph's Medical Center	✓	✓	
AdventHealth	✓	✓	✓
Truman Medical Center	✓	✓	✓
University of Kansas Hospital	✓	✓	✓
Total Hospitals In-Network*	7	55	9
Primary Care Providers*	1,382	1,617	779
Specialist Providers*	4,098	4,682	2,727

CATHOLIC HOSPITALS

St. Joseph Medical Center and St. Mary's Medical Center are part of the Blue Cross Blue Shield network and follow the moral teaching of the Catholic Church. St. Joseph Medical Center was one of 750 hospitals awarded an 'A' for its efforts in protecting patients from harm and meeting the highest safety standards in the US. Employees covered under the Blue Cross Blue Shield plan (excluding Spira Care), who choose St. Joseph and St. Mary's for medical care will not incur out-of-network expenses. St. Joseph and St. Mary's provide a full spectrum of healthcare services for men, women and children.

Saint Joseph Medical Center



Saint Mary's Medical Center



Being a smart consumer with RX Savings Solutions

To receive your pharmacy benefits, simply present your medical insurance card at the in-network pharmacy of your choice. It's important to note, prescription medications continue to increase in costs and also vary in cost from one pharmacy to another. In order to help keep your costs down, you have access to Rx Savings Solutions. Sign up to be notified via text message and/or email when you and your family can save money at the pharmacy. Some of the ways to save include: switching pharmacies, trying a generic medication, or trying therapeutic alternatives.

To sign up, visit api.rxsavingsolutions.com/register or contact a pharmacy support team by calling 1.800.268.4476.

RX SAVINGS SOLUTIONS



**PERSONALIZED
COST ESTIMATES**



**EMAIL OR TEXT
NOTIFICATIONS**



**ONLINE SEARCH
TOOL**



**SUPPORT TO
HELP YOU SAVE
MONEY**



Benefits	Core Plan		Enhanced Plan	
	Delta PPO Network	Out-of-Network	Delta PPO Network	Out-of-Network
Diagnostic and Preventive Services <ul style="list-style-type: none"> • Oral exams (all types), twice per benefit period. • Bitewing x-ray, one set per benefit period; Periapical x-ray, up to 4 x-rays per benefit period. • Full-mouth x-rays once in any 60 consecutive months. • Cleanings (all types), twice per benefit period. • Fluoride, once per benefit period for dependents under age 14. • Emergency palliative treatment. • Sealants for dependent children under 16, once per tooth per lifetime, limited to non-decayed 1st and 2nd permanent molars. • Space maintainers, once in 5 years, to age 16. 	100 %	90%	100%	100%
Basic Services <ul style="list-style-type: none"> • Restorative services using synthetic porcelain and plastic material (white) on front teeth and amalgam. • Simple extractions 	80%	70%	90%	80%
Major Services <ul style="list-style-type: none"> • Surgical Extractions and other Oral Surgery Periodontics: treatment for diseases of gums and bone supporting the teeth. • Endodontics: root canal filling and pulpal therapy. • Prosthetics: bridges and dentures; a replacement will be covered only once in 5 years, but not during the first 12 months of Major Services coverage. • Crowns, jackets, labial veneers, inlays and onlays when required for restorative purposes, once in 5 years. 	Not Covered	Not Covered	60%	50%
Orthodontic Services <ul style="list-style-type: none"> • For eligible dependents to age 19 who begin treatment while covered by this plan. • Note: a 24 month waiting period applies 	Not Covered	Not Covered	50%	50%
Deductible (applies to Basic and Major Services only)	\$50 per person		\$50 per person	
Policy Year Benefit Maximum	\$1,000 per person		\$2,000 per person	
Separate Lifetime Orthodontic Maximum	Not Covered		\$1,500 per child to age 19	
MAXAdvantage - Claims paid for cleanings, exams, x-rays, fluoride treatments do not apply to benefit maximum.	Not Covered		Applies	

Monthly Premium

Core Plan	Total Premium	Employer Pays	Employee Pays
Individual	\$26.00	\$10.00	\$16.00
Individual + 1	\$45.00	\$10.00	\$35.00
Family	\$84.00	\$10.00	\$74.00
Enhanced Plan	Total Premium	Employer Pays	Employee Pays
Individual	\$50.00	\$10.00	\$40.00
Individual + 1	\$88.00	\$10.00	\$78.00
Family	\$151.00	\$10.00	\$141.00

Benefits	Materials Only		Exam & Materials	
	VSP Choice Network	Out-of-Network	VSP Choice Network	Out-of-Network
Eye Exam	No benefit	No benefit	\$10 copay	Up to \$45
Materials	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay
Lenses				
Single Vision	\$25 Copay	Up to \$30	\$25 Copay	Up to \$30
Bifocal	\$25 Copay	Up to \$50	\$25 Copay	Up to \$50
Trifocal	\$25 Copay	Up to \$65	\$25 Copay	Up to \$65
Progressive	\$25 Copay	Up to \$50	\$25 Copay	Up to \$50
Frames	\$150 allowance	Up to \$70	\$150 allowance	Up to \$70
Contacts				
Fitting & Evaluation	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay	Up to \$60 copay
Medically Necessary	100% Covered	Up to \$210	100% Covered	Up to \$210
Elective	\$150 allowance	Up to \$105	\$150 allowance	Up to \$105
Frequency				
Exam	No benefit		12 months	
Lenses	12 months		12 months	
Frames	24 months		24 months	

Monthly Premium	
Materials Only	Employee Pays
Individual	\$5.11
Individual + Spouse	\$10.24
Individual + Child(ren)	\$10.95
Family	\$17.50
Exam & Materials	Employee Pays
Individual	\$6.81
Individual + Spouse	\$13.59
Individual + Child(ren)	\$14.54
Family	\$23.25

SHORT-TERM

What, Why and When	Provides income protection in the event you become either totally or partially disabled as indicated by the attending physician.
Elimination Period	7 days
Weekly Benefit	70% of an insured person's weekly earnings
Maximum Benefit	\$500 per week
Maximum Benefit Duration	17 Weeks
Maternity Leave	Covers maternity leave. Benefit duration for normal delivery is 6 weeks and 8 weeks for cesarean.



LONG-TERM

What, Why and When	Provides income protection in the event you become either totally or partially disabled as indicated by the attending physician.
Elimination Period	120 calendar days of disability caused by accidental injury or sickness
Monthly Benefit	60% of insured person's monthly earnings
Maximum Benefit	\$5,000 per month
Maximum Benefit Duration	Later of age 65 or Social Security Normal Retirement Age



GROUP BASIC LIFE AND AD&D

Term Life Insurance and Accidental Death and Dismemberment coverage is provided as a measure of protection to your beneficiaries in the event of your death.



Term Life Insurance

One times your annual earnings to a maximum of \$50,000. Benefit reduced 50% at age 70.

If disabled before age 60, coverage will continue for the length of the disability, but not beyond the earlier of age 65, or the date of retirement. If disabled after age 60, but before age 65, coverage may continue for up to one year, but not past the earlier of age 65, or the date of retirement.

Accidental Death and Dismemberment

An additional amount equal to the amount of Life Insurance will be paid to your beneficiary if death is due to an accident. Lesser benefits are payable for specified disabilities resulting from an accident. Limitations and exclusions apply.

Accelerated Death Benefit

If you have a qualifying medical condition that meets certain specifications, you have the right to receive a percentage of the life benefit. Limitations and exclusions apply.

VOLUNTARY TERM LIFE AND AD&D

Voluntary Life Insurance provides employees the opportunity to customize their individual life insurance needs.



Employee

- Coverage is available in \$10,000 increments up to 5 times annual salary (rounded to the next higher \$10,000);
- Minimum coverage: \$10,000
- Maximum coverage: \$500,000
- Guarantee issue: \$200,000
- Benefits reduce to 50% at age 70

Spouse

- Coverage is available in \$5,000 increments up to 2.5 times the employee's annual salary (rounded to the next higher \$5,000); not to exceed 50% of the employee's elected benefit amount;
- Minimum coverage: \$5,000
- Maximum coverage: \$250,000
- Guarantee issue: \$50,000; (not to exceed 50% of employee amount)

Dependent

- Dependent coverage is only available if the employee is insured for Voluntary Coverage;
- Provides coverage for all dependent children up to age 26 in the following amounts: \$1,000, \$5,000 or \$10,000 (not to exceed 50% of employee amount).

VOLUNTARY WHOLE LIFE INSURANCE

Portability

The policy remains with you when your employment ends.

Guaranteed Cash Value

The permanent policy builds cash value, which can be accessed through policy loans¹ and withdrawals, to help pay for unexpected emergencies or a child's college education.

Convenient Payments

Premiums are automatically deducted from your paycheck.

Affordability

You benefit from competitive rates and liberalized underwriting.

Flexibility

You can customize your policy with optional policy riders.

Coverage for Additional Family Members

Spouses, children, and grandchildren (ages 15 days to 25 years) may also be eligible for guaranteed coverage.



For more information, contact:

Micah J. Coston - New York Life Insurance Company

115 E. 4th St, Suite 9

Maryville, MO 64468

660.254.0328

mjcoston@ft.newyorklife.com

¹Loans against this policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

Voluntary Accident

Health insurance covers medical expenses, but it doesn't usually cover indirect costs that can arise with a serious or even a not-so-serious injury. You may end up paying out of your own pocket for unexpected expenses like transportation, over-the-counter medication, childcare, and extra help around the house. With accident insurance, the benefits you receive can help take care of these extra expenses.



Coverage Highlights

- Low plan vs high plan is (see benefit summary on diocesekcsj.millercares.com for details)
- Guaranteed Issue coverage.
- Covers on-and-off the job accidents.
- Coverage is portable at the same benefit level and premium amount, as long as premiums are paid to Sun Life Benefits.
- Pays a benefit for hospitalization, emergency treatment, intensive care, fractures, and more.
- Injuries treated within 90 days (180 days for AD&D) from the date of an accident will be paid based on the benefit schedule in the policy.
- Additional rider benefits are designed to enhance coverage.
- Benefit can be used to help pay for out-of-pocket medical costs or everyday expenses.

Low Plan - Monthly Premium

Employee	\$11.51
Employee + Spouse	\$17.98
Employee + Children	\$19.37
Family	\$25.84

High Plan - Monthly Premium

Employee	\$14.57
Employee + Spouse	\$24.48
Employee + Children	\$25.87
Family	\$35.78

Voluntary Critical Illness

Sun Life Financial

Helps protect you in the event that you are diagnosed with a critical illness. Provides a lump-sum benefit to help you cover out-of-pocket expenses. Some examples of a critical illness may include:



- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant

Benefit Description:

- Coverage available in increments of \$10,000 from \$10,000-\$30,000
- Guarantee issue coverage
- Spouse coverage available in increments of \$5,000 from \$5,000-\$15,000 (not to exceed 50% of employee coverage)
- Child coverage available in \$5,000 increments from \$5,000-\$10,000 (not to exceed 50% of employee coverage)
- Benefits are paid directly to you, unless assigned to someone else.
- Coverage supplements existing medical benefits and can help cover the costs of out-of-pocket expenses.
- Continuation of coverage beyond employment with continued premium payments.
- • Rates based on employee age

Employee Assistance Program

Sun Life Financial

Personal issues, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources provides support, resources and information for personal and work-life issues.



Sun Life provides services to assist in a wide range of work/life concerns.

- Family and Caregiving: Caring for children and/or elderly family members.
- Workplace: Managing stress and career issues.
- Emotional Well-Being: Coping with grief and loss, or substance abuse.
- Physical Health and Wellness: Handling health challenges of adults or children.
- Daily Living: Managing personal finances or legal issues.

Program Benefits:

- Confidential Counseling
- Financial Information Resources
- Legal Support and Resources
- Work-Life Solutions
- GuidanceResources Online
- Free Online Will Preparation
- Help for New Parents

The single source for confidential support, expert information and valuable resources, when you need it most. 24 hours a day.

Call: 877.595.5281 **TDD:** 800.697.0353

Online: guidanceresources.com

Web ID: EAPBusiness

WHEN TO USE YOUR EAP



**STRESS,
GRIEF OR LOSS**



**RELATIONSHIP
AND FAMILY
CHALLENGES**



**LEGAL OR
FINANCIAL
CHALLENGES**



**SUBSTANCE
DEPENDENCE OR
ADDICTION**

PENSION PLAN



The Lay Pension Plan provides a benefit to eligible lay employees based on salary and the number of years of credited service. The plan is designed to help employees prepare for retirement. Combined with Social Security benefits and savings or investments, the Plan will help to meet personal living expenses during retirement.

Eligibility

Full-time, non-temporary lay employees of parishes, schools and participating institutions in the Diocese. Ordained priests and religiously professed Brothers and Sisters are not eligible for the Lay Employee Pension Plan.

Transferring

Transferring from one participating employer to another within the Diocese does not change an employee’s “Date of Hire,” as long as there is no break in service.

Vested Pension

An employee may leave the Diocese with a “Vested Pension” – the right to future benefits – after five years of continuous, full-time service. Note: As of July 1, 1998, a participating employee, prior to completing 5 years of continuous service, may incur a break in service up to 36 months without the loss of credited service.

Spouse

The spouse of a deceased, vested employee may apply for a surviving spouse benefit on the deceased employee’s normal retirement date, age 65. A surviving spouse benefit is the amount that would have been paid (based on service to the date of death) if the employee had elected a 50% survivor annuity on the employee’s normal retirement date.

Distribution

The plan is administered by Gallagher Retirement Services. All contributions to the plan are held in a Trust Fund and are not eligible for distribution until age 55. Additional details can be found in the Summary Plan Description.

Contact

Gallagher Retirement Services
844.605.1386
diocese.kc.joseph@ajg.com

How to Calculate Your Pension

Formula	Example
Average Monthly Compensation*	\$2,500
1.35%	x .0135
Years of Service (Up To 40 Years)	x 20
Estimated Monthly Pension Benefit at age 65	\$675

***What’s my Average Monthly Compensation?**
Average of highest consecutive 60 months salary received during the 15 years prior to termination.

Retirement

403(B) PLAN



In preparing for retirement, you may choose to invest in a 403(b) program. All employees full-time, part-time, lay, and clergy are eligible to participate in the 403(b) plan. Contributions are deducted from your paycheck and invested through AIG Retirement Services. Many investment options are available through AIG, from little to no risk to those with more growth potential and more risk.

Your AIG representative will advise you as needed, including investments, retirement planning and enrollment.

Traditional 403(b) Option

Traditional 403(b) plans are similar to a 401(k) plan, and contributions are deducted before Federal and State income taxes.

ROTH 403(b) Option

You may contribute after-tax money to the Roth 403(b) that allows tax-free withdrawals of principal and interest.

For first-time enrollments in this 403(b), you are required to set up a new AIG account by contacting an AIG representative.

Changes to contribution amount can only be made during:

- Open Enrollment in late October (Effective Jan 1)
- Semi-annual enrollment in June (Effective July 1)

For information on voluntary investment options in a Traditional 403(b) or Roth 403(b) account, or to set up a new account, contact:

Jay Simpson
913.225.6479

jay.simpson@aig.com



Notices

Notice of Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Notice of Patient Protections

Your plan generally allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For children, you can designate a pediatrician as the primary care provider. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Human Resources Department.

You do not need prior authorization from your plan or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the Human Resources Department.

Women's Health and Cancer Rights Act

Do you know that your plan, as required by the Women's Health and Cancer Rights Act of 1998, provides benefits for mastectomy-related services including all stages of reconstruction and surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema? Call your plan administrator for more information.

Newborns' and Mothers' Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than eight hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay in excess of 48 hours (or 96 hours).

HIPAA Privacy

Your employer is required by law to take reasonable steps to ensure the privacy and inform you about the uses of your protected health information (PHI). The use and disclosure of PHI is regulated by the federal law known as HIPAA (the Health Insurance Portability and Accountability Act). A more complete description of your privacy rights and protections is available to you on request. Contact the Human Resources Department with any questions or to request a copy of the full HIPAA privacy notice.

Notices

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your State for more information on eligibility –

KANSAS - Medicaid

Website: <http://www.kdheks.gov/hcf/>

Phone: 1-785-296-3512

MISSOURI - Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>

Phone: 573-751-2005

To see if any other states have added a premium assistance program since August 10, 2017, or for more information on special enrollment rights, contact either:

U.S. Department of Labor

Employee Benefits Security Administration

www.dol.gov/agencies/ebsa

1-866-444-EBSA (3272)

U.S. Department of Health and Human Services

Centers for Medicare & Medicaid Services

www.cms.hhs.gov

1-877-267-2323, Menu Option 4, Ext. 61565

Contact Information

Wellness

Jamie Specht
Coordinator
816.714.2345
wellness@diocesekcsj.org

Medical

Blue Cross Blue Shield of Kansas City
816.395.3558
www.bluekc.com

Dental

Delta Dental of Missouri
800.335.8266
www.deltadentalmo.com

Vision

VSP
800.877.7195
www.vsp.com

Life

Sun Life
800.786.5433
www.sunlife.com

Whole Life

New York Life
660.254.0328
mjcoston@ft.newyorklife.com

Disability

Sun Life
800.786.5433
www.sunlife.com

Accident and Critical Illness

Sun Life
800.786.5433
www.sunlife.com

Flexible Spending Account

WageWorks
800.950.0105
www.takecarewageworks.com

Health Savings Account

UMB
866.520.4472
hsa.umb.com

Retirement

403(b) Plan
AIG Financial Advisors
913.225.6479
jay.simpson@aig.com

Lay Pension Plan

Gallagher Retirement Services
844.605.1386
diocese.kc.joseph@ajg.com

Human Resources

Carol Anne Hoppins
Generalist
816.714.2339
hoppins@diocesekcsj.org

Bob Roper

Director
816.714.2311
roper@diocesekcsj.org

Kevin Vento

Administrative Assistant
816.714.2313
vento@diocesekcsj.org

Leslie Holland

Specialist
816.714.2386
holland@diocesekcsj.org

The Miller Group - Broker

Robert Falke
Account Executive
robertf@millercare.com

Michelle Bendau

Account Manager
michelleb@millercare.com

View your benefits at your NEW benefits website:
diocesekcsj.millercares.com

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