



Overview: 2024 Employee Benefits



Your benefits website: <https://diocesekcsj.millercares.com/>

MEDICAL

Blue Saver PPO/HSA

Deductible: \$3,200/\$6,400 Coinsurance: 100% Primary Care: Deductible Specialist: Deductible Out of Pocket Maximum: \$3,200/\$6,400	In-Network Benefits ER: Deductible Urgent Care: Deductible Hospitalization: Deductible Prescriptions: Retail: Deductible Mail Order: Deductible	Monthly Cost (non-wellness)	
		Employee	\$183.00
		EE + Spouse	\$584.00
		EE + Child(ren)	\$529.00
		Family	\$733.00

Blue Saver Plus PPO/HSA

Deductible: \$4,000/\$8,000 Coinsurance: 80% Primary Care: Deductible + Coinsurance Specialist: Deductible + Coinsurance Out of Pocket Maximum: \$5,000/\$10,000	In-Network Benefits ER: Deductible + Coinsurance Urgent Care*: Deductible + Coinsurance Hospitalization: Deductible + Coinsurance Prescriptions: Retail: Deductible + Coinsurance Mail Order: Deductible + Coinsurance	Monthly Cost (non-wellness)	
		Employee	\$167.00
		EE + Spouse	\$535.00
		EE + Child(ren)	\$485.00
		Family	\$672.00

Spira Care EPO

Deductible: \$2,000/\$4,000 Coinsurance: 100% Primary Care*: Deductible Specialist: Deductible Out of Pocket Maximum: \$2,000/\$4,000 *No member cost at Spira Care Center	In-Network Benefits ER: Deductible Urgent Care*: Deductible Hospitalization: Deductible Prescriptions: Retail: \$15/\$50/Deductible Mail Order: \$15/\$125/Deductible	Monthly Cost (non-wellness)	
		Employee	\$183.00
		EE + Spouse	\$555.00
		EE + Child(ren)	\$502.00
		Family	\$737.00

Preferred-Care Blue PPO

Deductible: \$1,000/\$2,000 Coinsurance: 90% Primary Care: \$35 Copay Specialist: \$35 Copay Out of Pocket Maximum: \$3,000/\$6,000	In-Network Benefits ER: \$100 Copay+Deductible+Coinsurance Urgent Care*: \$35 Copay Hospitalization: Deductible + Coinsurance Prescriptions: Retail: \$12/\$50/\$70 Mail Order: \$24/\$100/\$140	Monthly Cost (non-wellness)	
		Employee	\$713.00
		EE + Spouse	\$1,440.00
		EE + Child(ren)	\$1,303.00
		Family	\$1,917.00

MEDICAL PREMIUM DISCOUNT

If you enroll in one of the four medical plans offered by Blue Cross/Blue Shield, you become eligible for an annual discount of \$600.00, which would reduce the monthly costs listed above by \$50.00 per month.

To earn the discount for the 2025 plan year, you must complete the following requirements by October 31, 2024:

1. Submit a Physician Screening Form after completing an annual Preventive Exam.
2. Complete the Health Assessment on the BCBS wellness portal.
3. Earn 3,000 points on the BCBS wellness portal.

For complete details and instructions, refer to your medical premium discount packet found at www.diocesekcsj.millercares.com under the Wellness tab.

Your Benefits Website



DENTAL

Core

Deductible: \$50 per person Annual Benefit Maximum: \$1,000 per person	In-Network Benefits Preventive: 100% Basic: 80% Major: Not Covered	Monthly Cost Employee \$16.00 Employee + 1 \$35.00 Family \$74.00
---	--	---

Enhanced*

Deductible: \$50 per person Annual Benefit Maximum: \$2,000 per person Orthodontia Maximum: \$1,500 for dependents to age 19 who satisfy the 24 month waiting period on this plan	In-Network Benefits Preventive: 100% Basic: 90% Major: 60% Ortho: 50%	Monthly Cost Employee \$40.00 Employee + 1 \$78.00 Family \$141.00
---	--	--

*MAX Advantage - Claims paid for cleanings , exams, x-rays, fluoride treatments do not apply to the benefit maximum.

VISION

Exam and Materials

Eye Exam: \$10 copay Material Copay: \$25 copay Glasses: Single Vision Lenses: 100% after copay Frames: Up to \$150 allowance	In-Network Benefits Contact Lenses: Medically Necessary: 100% after copay Elective: Up to \$150 allowance	Monthly Cost Employee \$7.83 EE + Spouse \$15.63 EE + Child(ren) \$16.72 Family \$26.74
---	---	--

HEALTH SAVINGS ACCOUNT (HSA)

- Employees that enroll in our **Blue Saver PPO Plan** are eligible to setup an HSA.
- This is a tax-exempt account, owned by you.
- It helps you pay for the qualified medical expenses of an individual and/or his or her spouse and dependents.
- It is designed to provide eligible individuals with triple federal tax benefits:
 1. 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 as well.
- This money can roll over from year to year.

For 2024, the annual limits are as follows:

Single Coverage

Maximum contribution: \$4,150

Family Coverage

Maximum contribution: \$8,300

Employees over the age of 55 are able to contribute an additional \$1,000 to their account, as long as they are not enrolled in Medicare.

Enrollment in the following coverages will prevent you from being able to contribute to a Health Saving 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

FLEXIBLE SPENDING ACCOUNT (FSA)

Definitions:

Healthcare FSA:

- Used to pay for eligible medical prescription drug copays, dental, orthodontia, and vision care expenses.
- Annual Maximum: \$3,050
- You may carryover up to \$610 of your unused Health Equity Healthcare FSA balance remaining at the end of a plan year.

Limited Purpose FSA:

- Used along side your Health Savings Account (HSA) to pay for eligible expenses that are not for payment under the HSA plan, such as some dental and/or vision services.
- Annual Maximum: \$3,050

Dependent Care FSA:

- Used to pay for eligible child care, elder care, or care for a disabled dependent.
- Annual Maximum: \$5,000 per household

ANCILLARY

Life and AD&D

Employer pays 100% of the premium.

Basic Life and AD&D Amount: One (1) times annual earning to a maximum of \$50,000
Benefit Reduction: 50% at age 70

Short-Term Disability

Employer pays 100% of the premium.

Elimination Period: Seven (7) consecutive days from date of eligible accident or sickness
Benefits Begin On:
8th Day of Accident
8th Day of Sickness

Weekly Benefit: 70% of weekly earnings, including commissions and excluding overtime and bonuses
Maximum Weekly Benefit: \$500
Maximum Benefit Duration: 17 weeks

Long-Term Disability

Employer pays 100% of the premium.

Elimination Period: 120 days
Monthly Benefit Amount: 60% of monthly earnings
Maximum Monthly Benefit: \$5,000

Benefits Duration: Later of age 65 or Social Security Normal Retirement Age

Employee Assistance Program

Employer pays 100% of the premium.

Family and Caregiving: Caring for children and/or elderly
Workplace: Managing stress and career issues
Daily Living: Managing personal finances, legal issues

Emotional Well-Being: Coping with grief and loss, or substance abuse
Physical Health and Wellness: Handling health challenges in adults and children

Voluntary Life and AD&D

Employee pays 100% of the premium.

Employee:
Guarantee Issue: \$200,000
Benefit Amount: Lesser of 5 times annual earnings or \$500,000;
Units of \$10,000
Benefit Reduction: 50% at age 70
Dependent Children:
Benefit Amount: \$1,000, \$5,000, or \$10,000

Spouse:
Guarantee Issue: \$50,000; not to exceed 50% of employee amount
Benefit Amount: Lesser of 2.5 times employee's annual earnings or \$200,000; not to exceed 50% of employee amount
Units of \$5,000;
Coverage ends at employee age 70.

WHOLE LIFE

Employee pays 100% of the premium.

Portability: Since you own the policy, it remains with you regardless of where you work or even if you retire.

Guaranteed Cash Value: Your permanent policy builds cash value, which you can access through policy loans and withdrawals, to help pay for unexpected emergencies or even your children's college education. Loans against your policy accrue interest and decrease the death benefit and cash value by the amount of the outstanding loan and interest.

Convenient Payments: Your 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 rider, some for an additional cost.

Coverage for Additional Family Members: Your spouse, children, and even grandchildren (ages 15 days to 25 years) may also be eligible for guaranteed coverage.

VOLUNTARY PRODUCTS

Voluntary Accident

Employee pays 100% of the premium.

- | | |
|---|--|
| <ul style="list-style-type: none"> Guarantee issue coverage Covers on-and-off the job accidents 24-hour coverage High and low plan option | <ul style="list-style-type: none"> Coverage is portable at the same benefit level premium amount, as long as premiums are paid to Sun Life Pays a benefit for hospitalization, emergency treatment, intensive care, fractures, plus more |
|---|--|

Voluntary Critical Illness

Employee pays 100% of the premium.

- | | |
|--|--|
| <ul style="list-style-type: none"> Lump sum benefit Covered dependents receive 50% of the basic benefit amount Benefits are paid directly to you, unless assigned to someone else | <ul style="list-style-type: none"> Coverage is portable at the same benefit level premium amount, as long as premiums are paid to Sun Life High, medium, and low plan options Covered illnesses include heart attack, cancer, stroke, coronary artery bypass surgery, and much more |
|--|--|

Hospitality Indemnity

Employee pays 100% of the premium.

Hospital Indemnity insurance helps with out-of-pocket medical costs incurred with a hospital stay. Sun Life's Hospital Indemnity plan provides flexible options that make it easy to meet cost and coverage goals. Employees with hospital stays of 10 days or more may receive additional Extended Hospitalization benefits.

	Monthly Cost	Low Plan	High Plan	
Employee:		\$15.22	\$27.91	
Employee & Spouse:		\$32.12	\$59.17	
Employee & Children:		\$25.79	\$46.64	
Family:		\$42.69	\$77.90	

RETIREMENT

403(b)

Employee pays 100% of the premium.

All employees full-time and part-time, are eligible to participate in the 403(b) plan.
All contributions are made by the employee.

Tax Deferred Annuity

Contributions are made before Federal and State income taxes are computed, however, Social Security and Medicare taxes do apply.

ROTH

Contributions are made after federal and state income taxes are computed. Withdrawals of principal and interest are tax-free.

Lay Pension

Employer pays 100% of the premium.

The plan provides a retirement benefit to eligible lay employees of parishes, schools, and participating institutions.

- All contributions to the plan are made by the employer and held in a Trust Fund.
- Funds not eligible for distribution until age 55.
- Additional details can be found in the Summary Plan Description found at <https://diocesekcsj.millercare.com/>.
- Employees become vested in their pension plan after 5 years of service.