



# The Catholic Diocese of Raleigh

## July 1, 2018 – June 30, 2019 Benefits Summary (Regular Full-time)

<b><u>Eligibility Requirements</u></b>	This is an outline of benefits for <b>Regular Full-time</b> employees working 30 hours or more per week on a regularly scheduled basis.															
<b><u>Medical Plan</u></b> <b>Christian Brothers Employee Benefit Trust</b>  <i>Medical benefits (including the Prescription Drug and Vision Plans) are in effect the first of the month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.</i>  <b>Customer Service/Claims:</b> <b>1-800-807-0400</b>  <b>Or visit:</b> <b>www.cbsservices.org</b>	<b><u>IN-NETWORK BENEFITS:</u></b> <b>Preferred Provider Organization (PPO): Cigna</b> <b>Preventative care: 100%</b> <b>Office Visit Co-pay: Primary Care: \$25 / Specialist: \$50</b> <b>Radiology/Surgery/Hospitalization: 80% after deductible</b> <b>Annual Deductible: \$750 individual/ \$2,250 family</b>  <b><u>OUT-OF-NETWORK BENEFITS:</u></b> <b>Office Visit: 60% after deductible</b> <b>Diagnostic/Surgery/Hospitalization: 60% after deductible</b> <b>Deductible: \$1,000 individual/ \$3,000 family</b>  <b><u>Bi-Weekly Pre-tax Cost to Employee</u></b> (includes Rx and vision plans) <table><tr><td></td><td>26 pay periods</td><td>20 pay periods (hourly/schools)</td></tr><tr><td>• Employee Only:</td><td>\$ 20.00</td><td>\$ 26.00</td></tr><tr><td>• Employee +Spouse:</td><td>\$293.27</td><td>\$381.25</td></tr><tr><td>• Employee +Child(ren):</td><td>\$180.97</td><td>\$235.26</td></tr><tr><td>• Employee +Family:</td><td>\$454.24</td><td>\$590.52</td></tr></table>		26 pay periods	20 pay periods (hourly/schools)	• Employee Only:	\$ 20.00	\$ 26.00	• Employee +Spouse:	\$293.27	\$381.25	• Employee +Child(ren):	\$180.97	\$235.26	• Employee +Family:	\$454.24	\$590.52
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<b><u>Prescription Drug Plan</u></b> <b>Express Scripts</b>  <b>Group # CBEBT01</b>  <b>Customer Service/Claims:</b> <b>1-800-718-6601</b>  <b>Or visit:</b> <b>www.express-scripts.com</b>	<b><u>Retail</u></b> (covers up to 30-day supply retail Rx) <b>Co-pay:</b> \$10 Generic \$35 Preferred \$60 Non-Preferred  <b><u>Mail-order</u></b> (covers 90-day supply maintenance Rx) <b>Co-pay:</b> \$ 25 Generic \$ 90 Preferred \$150 Non-Preferred															
<b><u>Vision Plan</u></b> <b>Vision Service Plan (VSP)</b>  <b>Customer Service/Claims:</b> <b>1-800-877-7195</b>  <b>Or visit:</b> <b>www.vsp.com</b>	<b><u>IN-NETWORK BENEFITS:</u></b> <b>Vision Care: \$10 co-pay for one routine eye exam per 12 months</b> <b>Hardware: \$20 co-pay per benefit period for lenses; \$170 frame or contacts allowance every 12 months</b>  <b><u>OUT-OF-NETWORK BENEFITS</u></b> Allowance given for reimbursement															
<b><u>Dental Plan</u></b> <b>Christian Brothers Employee Benefit Trust</b>  <i>Dental benefits are in effect the first of the month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.</i>  <b>Customer Service/Claims:</b> <b>1-800-807-0400</b>  <b>Or visit:</b> <b>www.cbsservices.org</b>	<b><u>Dental Benefit:</u></b> <b>Preventative and Basic Dental: 80% of usual &amp; customary</b> <b>Major Dental: 50% of usual and customary</b> <b>Deductible: None; \$1,000 annual maximum benefit</b>  <b><u>Bi-Weekly Pre-tax Cost to Employee</u></b> <table><tr><td></td><td>26 pay periods</td><td>20 pay periods</td></tr><tr><td>• Employee Only:</td><td>\$ 3.00</td><td>\$ 3.90</td></tr><tr><td>• Employee +Spouse:</td><td>\$20.47</td><td>\$26.61</td></tr><tr><td>• Employee +Child(ren):</td><td>\$18.29</td><td>\$23.78</td></tr><tr><td>• Employee + Family:</td><td>\$35.76</td><td>\$46.50</td></tr></table>		26 pay periods	20 pay periods	• Employee Only:	\$ 3.00	\$ 3.90	• Employee +Spouse:	\$20.47	\$26.61	• Employee +Child(ren):	\$18.29	\$23.78	• Employee + Family:	\$35.76	\$46.50
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<p><b><u>Life Insurance</u></b>  <b>Standard Insurance Company</b></p> <p><i>Life Insurance benefits are in effect the first of the month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.</i></p> <p><b>Claims must go through</b>  <b>Human Resources HRIS/Compliance:</b>  <b>919-821-9727</b></p>	<p><b><u>Life Insurance Benefit:</u></b></p> <p>2 times annual salary rounded to the next thousand          (NOTE: Benefit reduced to 65% age 65-69 and reduced to 50% ages 70 and over)</p>
<p><b><u>Long-Term Disability Insurance</u></b>  <b>Standard Insurance Company</b></p> <p><i>Long Term Disability benefits are in effect the first of the month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.</i></p> <p><b>Claims must go through</b>  <b>Human Resources HRIS/Compliance:</b>  <b>919-821-9727</b></p>	<p><b><u>Long-Term Disability Benefit:</u></b></p> <p>Benefit pays approximately 60% of salary. Approved benefits begin after a 90-day waiting period.</p>
<p><b><u>403(b) Retirement Plan</u></b>  <b>Lincoln Financial Group</b></p> <p><b>Customer Service:</b>  <b>1-800-234-3500</b></p> <p><b>Or visit:</b>  <b>www.lfg.com</b></p>	<p><b><u>Employer Core Contribution:</u></b></p> <ul style="list-style-type: none"> <li>• 4% of annual salary</li> <li>• 5-year vesting schedule, 20% per year</li> </ul> <p><b><u>Optional Employee Contribution: up to IRS annual limits</u></b></p> <ul style="list-style-type: none"> <li>• Auto-deferral of 5% of salary</li> <li>• Match: 50% of the first 5% you contribute</li> <li>• 100% vesting on employee contribution</li> <li>• 100% vesting on match</li> </ul>
<p><b><u>Flexible Spending Accounts</u></b>  <b>Benefit Allocation Systems</b>  <b>(optional benefit)</b></p> <p><b>Client Services Department</b>  <b>1-800-945-5513</b></p> <p><b>Or visit:</b>  <b>www.MyEnroll.com</b></p>	<p><b><u>Health Care Spending Account:</u></b></p> <ul style="list-style-type: none"> <li>• Pay out of pocket health care costs with pre-tax income</li> <li>• <b>Annual Contribution Limits:</b></li> <li>• 2018 Maximum: \$2,650 (IRS Limit) – calendar year basis</li> </ul> <p><b><u>Dependent Care Spending Account:</u></b></p> <ul style="list-style-type: none"> <li>• Pay child care/adult care costs with pre-tax income</li> <li>• <b>Annual Contribution Limits:</b></li> <li>• 2018 Maximum: \$5,000 (IRS Limit) – calendar year basis</li> </ul>
<p><b><u>Workers' Compensation</u></b>  <b>The Hartford</b></p> <p><b>Claims must go through</b>  <b>Human Resources HRIS/Compliance:</b>  <b>Ph: 919-821-9727</b>  <b>Fax: 1-866-955-8172</b></p>	<p><b><u>Workers' Compensation Benefit:</u></b></p> <p>Covers disability incurred through accident or occupational disease—arising out of, and in the course of, employment—that requires medical, surgical, or hospital treatment.</p> <p><b>All work-related injuries should be reported to the employee's supervisor and a <u>Workers' Compensation First Notice of Loss Form</u> should be completed and sent to Human Resources HRIS/Compliance within 3 days of the injury or accident.</b></p>
<p>This is only a highlight of your benefits through the Diocese of Raleigh. For a complete explanation of your benefits, please refer to the diocesan website <a href="http://www.dioceseofraleigh.org/benefits">www.dioceseofraleigh.org/benefits</a> for further explanation of specific benefit plans. Your direct call to the provider company numbers shown beside each benefit is usually the quickest and most efficient way to handle any questions or problems that you may encounter. However, if you do not receive satisfaction from your call, please contact the diocesan Benefits Administrator in the Human Resources Office.</p>	