



## 2020 Summary of Archdiocesan Benefits

Full-time employees are eligible to enroll in the Archdiocesan group insurance plans. For purposes of defining benefits eligibility, full-time is defined as 30 hours per week or 1560 hours per year. To account for the time that schools are not in session, teachers must average 1,080 hours per year - all other school employees must average 1,020 hours per year.

### Blue Cross and Blue Shield Medical Plan

#### **OPTION 1: PPO**

- Deductible: \$600 per person / \$1,800 per family;
- Preventative care covered 100%;
- Medical Out of Pocket Max: \$1,600 per person / \$4,800 per family;
- Prescription Drugs: \$10 co-pay for generic drugs or 20% whichever is greater to \$25 max. \$20 co-pay for brand or specialty drugs or 20% whichever is greater to \$50 max. (Rx Out-of-Pocket \$750 per person/\$1,000 per family).
- Choice of two networks:
  - AWARE (100% of hospitals and 98% of all providers including the Mayo Clinic) and
  - Group Value (GVN). Access [www.bluecrossmnonline.com](http://www.bluecrossmnonline.com) and click on the tab "Find a Doctor" to find providers.

#### **OPTION 2: High Deductible Health Plan (HDHP) - Health Savings Account (HSA) Qualified**

- Deductible \$2,800 per person / \$5,600 per family;
- Preventative care covered 100%; all other care and prescriptions subject to deductible;
- Medical Out of Pocket Max \$2,800 per person / \$5,600 per family;
- Those enrolled are eligible to establish their own health savings account (HSA), assuming all other HSA eligibility criteria have been met. HSA maximum contribution amounts for 2020 are \$3,550 for employee only and \$7,100 for family.
- Those who establish an HSA account may only enroll in a Limited FSA for reimbursement of dental and vision expenses.
- Choice of two networks:
  - AWARE (100% of hospitals and 98% of all providers including the Mayo and Allina Clinics) and
  - Group Value (GVN). Access [www.bluecrossmnonline.org](http://www.bluecrossmnonline.org) and click on the tab "Find a Doctor" to find providers.

### Delta Dental Plan

- \$25 deductible (*does not apply to diagnostic services*)
- Diagnostic, preventative and basic services covered at 100%
- Major restorative services covered at 50%
- \$1,000 annual maximum benefit
- Orthodontic benefits are not included

## **UNUM Life and AD&D**

- 1 x annual salary capped at \$50,000 – employer paid.
- Benefit is doubled in the event of accidental death or dismemberment

## **UNUM Supplemental Life**

- Employees may purchase additional life insurance on themselves in multiples of 1 to 4 times salary to a maximum of \$500,000.
- Additional options are available for purchasing supplemental life on spouse and dependents.

## **UNUM Long Term Disability**

- 60% of monthly salary payable after a waiting period of 90 or 180 days depending upon the plan your employer has selected.
- Employer chooses either 100% employer paid or 100% employee paid.

## **Medical & Dependent Care Flexible Spending Reimbursement Accounts**

- Healthcare Flexible Spending Account (FSA): IRS code section 125 allows employees to elect an annual election of up to \$2,700 to fund medical and dental expenses not paid by medical insurance on a pre-tax rather than after-tax basis.
- Limited Purpose Flexible Spending Account (Limited Purpose FSA): Employees enrolled in an HSA are not eligible to participate in a traditional flexible spending account. They may enroll in “limited purpose” FSA with reimbursements limited to dental and vision care expenses.
- Dependent Care Flexible Spending Account (DCFSA): Employees may designate up to \$5,000 per year on a pre-tax basis to pay for childcare (children under the age of 13) or the care of a dependent or spouse with mental or physical disabilities.

## **Employee Assistance Program (EAP) – Fairview Health Services**

- A free and confidential short-term counseling, information and referral service for employees and their families.
- Up to six free visits by phone or at one of nine locations.
- Staffed by licensed counselors who are dedicated to providing professional assistance and expertise in many different areas such as work issues, anxiety, depression, relationship issues and work/life balance.

## **Voluntary Benefits**

- VSP Vision Plan
- AFLAC Critical Illness
- AFLAC Hospital Indemnity
- AFLAC Group Accident
- AFLAC Short Term Disability
- Legal Shield Legal Assistance and Identity Theft

## **403(b) Retirement Plan - Transamerica**

The Archdiocese of Saint Paul and Minneapolis 403(b) Plan, provides a way for employees to save for their retirement with pre-tax savings from their earnings.

- All lay employees are immediately eligible to enroll in the Plan.
- There is a dollar for dollar match of up to 3% of an employee's eligible compensation.
- The match dollars are calculated and funded to each participant's account following each pay date.
- Immediate vesting of participant's contributions and match.

*Paid time off policies and employee cost sharing amounts on the group insurance plans are determined at the parish/school level.*