

April 18, 2011

To: Pastors, Principals, and Administrators
From: Beth Tinto
Re: Benefits Renewal and Changes Effective July 1, 2011

The Basics:

Employees must work at least 20 hours each week to be eligible for benefits. Coverage for new employees is effective the first of the month following hire date. Open enrollment is May 1 through May 31, and the effective date of changes made during open enrollment is July 1.

Health:

We will be keeping our health insurance with Blue Cross/Blue Shield HMO of Louisiana. **There are no changes to the plan design, but there is an important change in the way parishes and schools fund these costs.** Until now, parishes and schools paid 100% of the employee-only HMO premium. For the first time, beginning July 1, 2011, all employees will contribute to the premium cost. **Beginning in July, employees who have the employee-only HMO will pay \$30 per month through a pre-tax payroll deduction as the employee contribution toward the premium cost. Employees who cover dependents will have the employer portion applied to their cost, and they will continue to pay the difference between what their employer pays and the cost of dependent coverage.**

For example, If Jane Doe has the employee-only coverage, she will pay \$30 monthly, and the school where she works will pay \$427.48. If John Doe covers himself and his wife (Employee plus spouse level), he will pay \$487.45 monthly and the school where he works will pay \$427.48. Archdiocesan schools, parishes and offices will pay \$427.48 monthly toward whatever coverage the employee selects. The employee pays the difference.

Plan summaries for the HMO, POS and retiree PPO are available on the Archdiocese website. Click on “Human Resources” on the main page.

Blue Cross monthly insurance rates as of 7/1/11 are below. These are the total monthly rates without the employer’s or employee’s portion taken out.

	HMO	POS	Retiree PPO (eligible with 15 yrs. Service, ages 55 – 65)
Employee Only	\$457.48	\$534.01	\$534.26
Employee plus spouse	\$914.93	\$1068.01	\$1068.50
Employee plus child(ren)	\$846.32	\$987.90	\$988.37
Employee plus family	\$1303.79	\$1521.91	\$1522.61

Dental:

Assurant dental benefits are the same with no premium increase! Summaries of both plans (Basic and Preferred) are on the website.

	Freedom Basic	Freedom Preferred
Employee Only	\$12.98	\$25.85
Employee plus one	\$25.57	\$50.07
Employee plus 2 or more	\$47.78	\$87.59

Life and Disability Insurance:

Coverage for disability is 60% of salary. Life insurance is 2.5 times annual salary to a maximum of \$200,000. Summaries are available on the Archdiocese website. We are continuing to partner with The Hartford as our carrier for disability and life insurance.

NEW! Vision:

On the recommendation of the Employee Benefits Committee, we are offering a voluntary vision plan to benefit-eligible employees through Assurant, with whom we already have our dental coverage. In-network benefits include a yearly vision exam for \$10 co-pay, yearly glasses or contact lenses, and discounts on laser vision correction. More information is included in the Site Administrator’s binders and on the Archdiocese website. We’ll also have applications and other materials at the meetings.

	Assurant Vision
Employee Only	\$7.17
Employee plus spouse	\$14.34
Employee plus child(ren)	\$15.78
Employee plus family	\$22.95

Current employees who do not want to make changes to coverage do not have to do anything.

We will offer four informational meetings: Tuesday, April 26 at 1000 Howard Ave at 9 AM – 11 AM and again from 2 PM – 4 PM, Wednesday, April 27 at St. Louis King of France (Lorio Center) in Metairie at 9:00 – 11:00 AM and at St. Joseph the Worker in Marrero from 2:00 PM – 4:00 PM, and Thursday, April 28 at St. Luke, Slidell at 2:00 PM – 4:00 PM.

These meetings are opportunities to ask questions about benefits or the enrollment process. Attendance is not mandatory but we urge each location to participate because that is where open enrollment and new hire benefit enrollment packets and site administrator guides will be distributed. So we know how much material to bring, please RSVP to HUB International at (504) 846-7854 or SiteAdminRSVP@hubinternational.com with the names of attendees, the name of your school, parish or agency, and the number of employees you have.

I urge all site administrators to attend. We will be discussing changes to premium contribution, pre-tax deductions for premiums, and informing employees about the change.

Reminder:

It’s a good idea to use this time to review employee beneficiary forms for life insurance and 401(k). Please make sure that all of your benefit-eligible employees have a completed and current beneficiary form in their personnel file at your location. For your convenience, a blank one is included in the new hire kit.

If you have employees on 12 month health insurance continuation, please let them know what their new cost will be effective July 1.

