



Open Enrollment for the RCAB Health and Dental Plans and the Paid Catholic Family/Medical Leave Program Begins This Month

LOOKING AHEAD...

Mental Health Awareness Month

Learn how taking care of your mental well-being can improve your physical health.

MoveSpring May Challenge: RCAB Strong

This month participants are challenged to complete 30 reps of one strength exercise for at least 26 days.

Wellness Webinars

This month we learn how to move forward with goals during times of uncertainty, how to manage personal finances, and planning for retirement.

The Recipe Corner

A sweet and spicy breakfast quesadilla with a unique flavor.

Health Plan Claims Costs Continue to Rise Sharply in 2025

You will read about the increase in Archdiocese of Boston Health Plan premiums of 13.2% that will take effect on July 1, 2025, when you receive your annual Open Enrollment booklet in the mail. This increase is one of the highest in the history of the Archdiocese Health Plans and is a direct result of the sizeable increase in costs for medical care and prescriptions over the last several months. The Health Plans have had an almost 50% increase in the number of employees/family members with claims of over \$100,000 so far this year, with cancer treatment the highest-cost category. In addition, prescription costs for GLP-1 medications used for weight loss have more than tripled so far this Plan Year (and more than quadrupled since July 2023, less than two years ago), adding sizable unexpected costs to the Health Plans. Our Health Plans are not alone in struggling to control costs, with Blue Cross Blue Shield of Massachusetts (the administrator for the Archdiocese of Boston Health Plans, which are self-insured) announcing in February 2025 that it had lost over \$200 million in calendar year 2024. The Trustees of the Archdiocese of Boston Health Benefit Trust are committed to continuing to provide high-quality health plan coverage, but they recognize that keeping all benefits available under the Health Plans as is, with no changes, will ultimately result in coverage that is not remotely affordable by employers or employees. Please attend a webinar or on-site meeting during Open Enrollment to hear about changes to the Plans effective in July 2025 and also about potential changes for future years.

Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Benefit Trusts



Open Enrollment

Open Enrollment for the RCAB Health and Dental Plans and the Paid Catholic Family/Medical Leave Program (CFML)—for employees at participating locations—starts May 12.

Open Enrollment starts on Monday, May 12 and ends on Monday, June 16. During this period, eligible employees will be able to review their Health and Dental Plan and CFML (if applicable) options and make changes to elections without a qualifying life event or the need to submit supporting documentation. **No action is required for employees who wish to keep their current elections.** Any changes and enrollments are effective as of July 1.

The Benefits Department recently mailed Open Enrollment booklets to benefit-eligible employees. If you don't receive your booklet by May 12, please contact the Benefits Department at benefits@rcab.org or (617) 746-5640 so we can confirm your address and send another booklet to you. You can also access information about Open Enrollment, including all documents which were included in booklets mailed to you, at catholicbenefits.org/oe starting on May 9. Starting on May 12, employees will be able to view applicable Medical and Dental deductions in the MyEnroll system (myenroll.com).



Open Enrollment Webinars

The Benefits Department will host webinars to review highlights of the Blue Cross Plans, the Dental Plan, the Wellness Program, and CFML. The Benefits Department will also host a limited number of on-site presentations. Please check with your business manager to determine if an on-site presentation is scheduled at your location.

The Archdiocese of Boston Health and Dental Plans, and CFML

(content is the same for all webinars)

Monday, May 12	12:00 p.m.
Wednesday, May 14	9:30 a.m.
Tuesday, May 20	3:30 p.m.
Wednesday, May 28	11:00 a.m.
Tuesday, June 3	4:00 p.m.
Thursday, June 5	5:00 p.m.
Wednesday, June 11	11:00 a.m.

[Click Here to Register](#)

The Archdiocese of Boston High Deductible Health Plan and Health Savings Accounts

(content is the same for both webinars)

Thursday, May 15	12:30 p.m.
Wednesday, June 4	4:00 p.m.

[Click Here to Register](#)

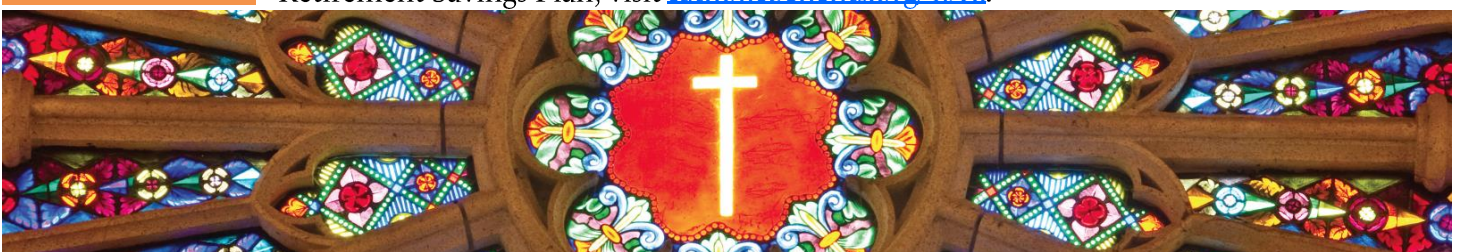
As always, please feel free to contact the Benefits Department at (617) 746-5640 or benefits@rcab.org if you have any questions.



Roman Catholic
Archdiocese of
Boston 401(k)
Retirement
Savings Plan

Navigating Volatility in the Financial Markets

Are you feeling unsettled due to the ups and downs of the financial markets? Looking past headlines and taking a historical viewpoint can help you stay calm during this market storm. Voya Financial, the RCAB 401(k) Retirement Savings Plan's recordkeeper, offers a [Resource Center](#) addressing some of the latest economic concerns. You will find articles related to tariff impacts, investment strategy, and historical performance of the markets. You can also access helpful tools, such as a financial wellness assessment, budget calculator, retirement checklist, and more. To access more information about the RCAB 401(k) Retirement Savings Plan, visit catholicbenefits.org/401k.





Balanced Living: Nurturing Mind and Body

May marks Mental Health Awareness Month, a time dedicated to understanding the vital role mental health plays in our lives. Mental health includes our emotional, psychological, and social well-being, shaping how we think, feel, and behave. While we often view mental and physical health as separate entities, they are profoundly interconnected. The brain, which manages our thoughts, emotions, and behaviors, also regulates numerous bodily functions. When we face stress or mental health challenges, the brain releases cortisol, the primary stress hormone. Elevated cortisol levels can weaken the immune system, reduce bone density, and increase blood pressure and cholesterol. Over time, [chronic stress can lead to severe physical health issues](#), such as heart disease, obesity, digestive problems, and persistent physical pain.

Understanding the connection between the mind and body is crucial for maintaining overall health and well-being. Consider taking the following proactive steps:

1. **Engage in regular physical activity**, such as walking or swimming, to boost your mood and reduce symptoms of stress, depression, and anxiety. Aim for 150 minutes of moderate-intensity exercise per week.
2. **Eat a balanced diet** rich in fruits, vegetables, and whole grains to support brain health and overall physical wellness.
3. **Get adequate sleep**, which is essential for mental clarity and emotional stability. Poor sleep hygiene can elevate cortisol levels, leading to additional physical stress and health concerns. Aim for 7-9 hours of sleep daily.
4. **Engage in regular prayer** for spiritual growth, well-being, and guidance on how to manage stress and overcome challenges you are facing. Jesus said: “Come to me, all you who labor and are burdened, and I will give you rest. Take my yoke upon you and learn from me, for I am meek and humble of heart; and you will find rest for yourselves. For my yoke is easy, and my burden light.” Matthew 11:28-30.
5. **Seek professional support.** Taking the step to get mental health support opens the door to healing. For those enrolled in the RCAB Health Plan, familiarize yourself with your mental health options:
 - **Find a therapist:** Sign in to your [MyBlue account](#) and select **Find a Doctor** under **Find Care**. For virtual consultations, use Well-Connection by selecting **MyCare**, then **Well Connection Visits**.
 - **Access Learn to Live:** Learn to Live offers confidential online mental health support available 24/7. Employees enrolled in the RCAB Health Plan and their family members (age 13 and older) can participate at no cost. Visit learntolive.com/partners and enter access code: RCAB.
 - **Visit the BCBS Mental Health Resource Center** at bluecrossma.org/mentalhealth.

Maintaining both mental and physical health is a lifelong journey, but it's one of the best investments you can make for your overall health. How will you invest in yourself today?

Wellness Webinars

Let Your Values Be Your Compass
Use access code **RCAB** to view the webinar.

[Friday, May 2: 12-12:30 p.m.](#)

What guides your decisions when you're lost, confused, or simply not at your best? Join us for this special kickoff of Mental Health Month with Dr. Russ Morfitt who will share how our deepest values can serve as our true north to keep us moving toward our most important goals – even when the path ahead isn't clear.

Getting Unstuck: The Science of Moving Forward
Use access code **RCAB** to view the webinar.

[Tuesday, May 13: 3:30-4 p.m.](#)

Do you often feel stuck or powerless in times of uncertainty? In this webinar, the Learn to Live team will help you assess your own challenges and share powerful strategies to help you thrive despite the unknown. You will learn practical ways to restore your wellbeing through specific actions and an intentional approach to difficult thoughts and emotions.

Voya Financial Webinars

Personal Finance Basics

[Tuesday, May 13: 10:00 a.m. and 2:00 p.m.](#)

[Tuesday, May 27: 12 p.m. and 3:00 p.m.](#)

Discover how to organize and manage your personal finances, including key topics like budgeting, emergency funds, debt management and investing basics.

Retirement Planning Under 40

[Tuesday, May 27: 10 a.m. and 2:00 p.m.](#)

Think about your future. Some things may seem far away, like retirement, but the sooner you start the better. For those under 40, learn how you can create a plan to help achieve your goals.



In Case You Missed It...



PLAY NOW!

View the recorded webinars from last month!

[Managing Stress and Worry](#)

[Why Do I Care So Much About What They Think?](#)

[James Parker-Ashley Fitness Class](#)

MoveSpring

May Challenge
RCAB Strong



Is strength training part of your fitness routine? This month you are challenged to complete 30 reps of one strength exercise for at least 26 days this month. Strength training protects your joints from injury, helps build muscle, improves balance and flexibility, and reduces the risk of heart disease and diabetes. It can also help you manage or lose weight.

Employees and spouses enrolled in the RCAB Health Plan may click [here](#) or scan the QR code to join by May 7.



Earn \$50 into your HealthEquity HRA or HSA (subject to Plan Year maximums) when you complete this Challenge!

THE RECIPE CORNER

Sweet Potato, Egg, and Green Chile Breakfast Quesadillas

Recipe from [Ambitious Kitchen](#)

Prep Time: 10 mins | Cook Time: 5 mins | Total Time: 15 mins

Serves: 2

You can feel free to make these breakfast quesadillas with what you have available at home— Use leftover potatoes, add beans, use vegan cheese, or add a handful of your favorite veggies!

Ingredients

- 1 tablespoon olive oil, divided
- 2 large eggs
- 2 (8-inch) tortillas of choice (whole grain, gluten free, etc.)
- ½ cup shredded cheddar cheese, divided
- ½ cup mashed roasted sweet potato (or butternut squash)
- ¼ cup mild or medium diced roasted green chile

Dressing

- ¼ cup fresh basil leaves, or a mix of basil and mint leaves
- 1 small garlic clove
- 1 tablespoon fresh lemon juice
- ½ teaspoon lemon zest
- 1 tablespoon white wine vinegar
- 2 tablespoons extra-virgin olive oil, plus more as desired
- ¼ teaspoon sea salt



Preparation

Step 1: Add eggs to a bowl with a few teaspoons of water (this helps keep them fluffy and moist) and whisk until well combined. Add ½ tablespoon olive oil to a large skillet and place over medium-low heat. Add eggs and scramble, cooking until just done. Remove eggs from pan and transfer to a plate.

Step 2: Add in ½ tablespoon of oil and place the same skillet over medium heat. Add 1 tortilla, then sprinkle ¼ cup shredded cheese, followed by mashed sweet potato, green chile, scrambled eggs, remaining ¼ cup cheese, and your second tortilla. Cook for 2 minutes or until golden on one side, then flip quesadilla and cook on the remaining side until nice and golden. Transfer to a cutting board and use a pizza cutter to cut into triangles. Serve with avocado, Greek yogurt and salsa, if desired.

In health,

Roman Catholic Archdiocese of Boston Benefits Department