



**Roman Catholic Archdiocese of Boston
Benefit Trusts**

66 Brooks Drive, Braintree, Massachusetts 02184

January 31, 2022

Dear Pastor/Administrator/Business or F&O Manager/Director:

The Trustees of the RCAB Health Benefit Trust have asked that I share the information below regarding the Health and Dental Plan rates effective July 1, 2022. The rates listed below take into account the significant increase in health care costs, due in part to COVID-19, that have occurred over the last year and that are projected to continue. The Trustees voted to approve a subsidy of nearly \$2.2 million from Health Benefit Trust reserves, cutting the needed increase for the Plans by more than half. The chart shown at the bottom of page two illustrates the funding needed to run the Health Plans in the coming year, including the shortfall that would occur if not for the reserve subsidy and expected investment returns on the remaining reserves.

| | | |
|---------------------------------------------|----|----------------------|
| Enhanced Health Plan | | 6.8% increase |
| Individual | \$ | 768.56 per month |
| Individual + 1 (spouse or child) | \$ | 1,728.69 per month |
| Family | \$ | 2,151.24 per month |
| Basic Health Plan | | 6.8% increase |
| Individual | \$ | 653.41 per month |
| Individual + 1 (spouse or child) | \$ | 1,469.69 per month |
| Family | \$ | 1,828.95 per month |
| High Deductible Health Plan with HSA | | 6.8% increase |
| Individual | \$ | 561.05 per month |
| Individual + 1 (spouse or child) | \$ | 1,261.94 per month |
| Family | \$ | 1,570.41 per month |
| Dental Plan | | 0% increase |
| Individual | \$ | 47.37 per month |
| Family | \$ | 108.47 per month |

The Health and Dental Plan rates will be reviewed and are subject to change effective July 1, 2023.

Health Plan Updates

There are no increases to co-pays, deductibles, or out-of-pocket maximums for the Plan Year that starts July 1, 2022. However, some new features, including additional mental/behavioral health support, a weight management program, and incentive programs for selecting lower-cost providers for certain services will be added starting July 1. The Wellness Program will continue, including financial incentives for participating enrolled employees and spouses.

Cost-Sharing for Health and Dental Plans

Below is the recommended cost-sharing for the Health and Dental Plans. For the HDHP, cost sharing will be set as noted below and cannot be modified by a specific location. This ensures that the HDHP option is truly more affordable than either of the other two Plans.

| <u>Enhanced Health Plan</u> | <u>Employee Cost-Share</u> |
|------------------------------------|----------------------------|
| Individual | 25% |
| Family/Individual +1 | 40% |
| <u>Basic Health Plan</u> | <u>Employee Cost-Share</u> |
| Individual | 15% |
| Family/Individual +1 | 35% |
| <u>High Deductible Health Plan</u> | <u>Employee Cost-Share</u> |
| Individual | 5% |
| Family/Individual +1 | 25% |
| <u>Dental Plan</u> | <u>Employee Cost-Share</u> |
| Individual and Family | 100% |

If your location plans to change cost-sharing effective July 1, 2022, the form included below must be returned to the Benefits Office by April 1, 2022. This is to ensure that changes are made in MyEnroll in time for Open Enrollment, which will then automatically update deductions in PrimePay after July 1.

Open Enrollment with BAS/MyEnroll

The Open Enrollment portal will go live in MyEnroll on **Monday, May 16** and will close on **Monday, June 13**. Information regarding the topics in this letter, plus notices required by law and information encouraging employees to log in to MyEnroll to review their benefits and make any changes during Open Enrollment, will be mailed and emailed in early May. We will also communicate with you in late April/early May with more detailed information about the changes noted above and reminders regarding Open Enrollment procedures.

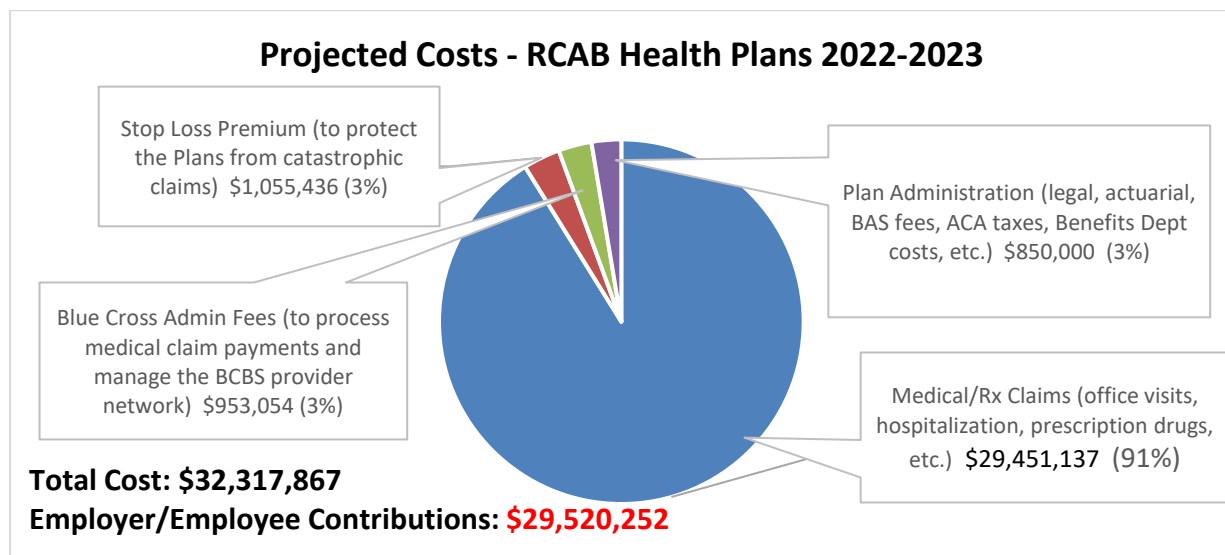
As always, your questions, comments and input on administration of these plans are welcome. Please feel free to contact me at (617) 746-5830 or cgustavson@rcab.org.

Sincerely,



Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Health Benefit Trust





**Roman Catholic Archdiocese of Boston
BAS/MyEnroll Request to Change or Add a Class Code**

Location Name _____

RCAB Institution Number _____

Effective date of change(s): _____

Replace all current Class Codes Yes No

OR

Add new Class Code as an option Yes No

If adding a new Class Code, please indicate the reason for multiple cost shares (example, based on date of hire):

Please provide the employee cost if the employee were to enroll in the following:

| | | |
|------------------------------------------------|---------------|--------------------------|
| Enhanced Health Plan – Individual | _____% | (recommendation is 25%) |
| Enhanced Health Plan - Family/Indiv +1 | _____% | (recommendation is 40%) |
| Basic Health Plan - Individual | _____% | (recommendation is 15%) |
| Basic Health Plan - Family/Indiv +1 | _____% | (recommendation is 35%) |
| High Deductible Health Plan* - Individual | _____5_____% | |
| High Deductible Health Plan* - Family/Indiv +1 | _____25_____% | |
| Individual Dental | _____% | (recommendation is 100%) |
| Family Dental | _____% | (recommendation is 100%) |

Authorized Signer Name

Authorized Signer Signature

Date

Please complete and return to the RCAB Benefits Office via facsimile (617) 779-4567 or e-mail at benefits@rcab.org. If your location plans to change cost sharing effective with the new Plan Year, the form must be returned to the Benefits Office by April 1. This timing ensures that changes are made in MyEnroll in time for Open Enrollment, which will then automatically update deductions for locations in PrimePay after July 1.

***The cost sharing for the HDHP will be set as noted for all locations to ensure that the option is more affordable than either of the other two Plans.**



**Roman Catholic Archdiocese of Boston
Benefit Trusts**
66 Brooks Drive, Braintree, Massachusetts 02184

February 1, 2022

Dear Pastor/Administrator/Business or F&O Manager/Director:

The Trustees of the RCAB Life and Long-Term Disability Plans have asked me to convey the information below regarding premiums for these Plans, effective July 1, 2022.

As part of our ongoing due diligence to control costs while maintaining high-quality coverage, the Trustees marketed the Plans to determine if a change in carrier was warranted. After a thorough RFP process and review by the Trustees, a new carrier, Symetra, was selected. We were able to negotiate savings for the Life Insurance program and a smaller increase than required by the prior carrier for the Long-Term Disability program. Overall, parishes, schools, and other locations covered by these benefits will see reductions in their monthly Life/LTD invoices of around 11%. The new monthly premiums are listed below.

Life Insurance \$0.175 per \$1,000 of coverage amount (annual earnings x 2, round up to next 1,000, then divide by 1000, then x .175; reduced for employees age 65+)

Long-Term Disability \$.265 per \$100 of covered salary (annual earnings divided by 12, divided by 100 x .265; do not round salary first)

Example: Sharon Sullivan's annual earnings are \$42,867. She is age 47.

Life Insurance cost: $\$42,867 \times 2 = \$85,734$, rounded to \$86,000.
Divide by 1,000 (86) x .175 = \$15.05 per month

LTD cost: $\$42,867/12 = 35.72 \times .265 = \9.47 per month

As always, please contact the Benefits Department with any questions.

Sincerely,

Carol Gustavson

Plan Administrator, Roman Catholic Archdiocese of Boston Life & LTD Trust