



Voluntary Dental Insurance

Locations that choose to offer voluntary dental insurance will have information sent to them upon request by Dental Care Plus. You should check with your administrator to verify if Voluntary Dental Insurance is available.

There are two voluntary dental plan options available. To determine which plan works best for you and your family, please review the benefits and available dental network.

The Dental HMO Plan monthly rates effective July 1, 2009 are \$28.80 for employee only coverage and \$82.72 for family coverage.

The Dental Indemnity Plan rates effective July 1, 2009 are \$31.80 for employee only coverage and \$90.58 for family coverage. As a voluntary plan, the entire cost of this insurance is the responsibility of the employee.

The Dental Care Plus representative, Rachel Turansky, can be contacted for information on the voluntary dental plan at 1.513.554.1100 or 1.800.367.9466.

Benefit Assistance for Administrators

HealthSmart Benefit Solutions (formerly AAG) in Dayton, Ohio, is available for questions regarding monthly billing, eligibility and supplies at 1.888.411.6093.

Health insurance claim questions should be directed to Anthem at 1.800.887.6055.

Refer within this newsletter for contact information regarding group life insurance continuation and voluntary dental insurance.



Archdiocese of Cincinnati

100 East Eight Street
Cincinnati, OH 45202
1.513.421.3131

www.catholiccincinnati.org

The Archdiocese of Cincinnati is pleased to afford protection to its employees and their dependents by providing the insurance programs as described within this newsletter.



Gallagher Benefit Services, Inc.
t h i n k i n g a h e a d

The contents of this newsletter are intended as an outline and review regarding the Archdiocese of Cincinnati Health Care Plan. It does not include all of the terms, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details.

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July 1, 2009 Plan Rules & Eligibility


Distribution— For Administrators

Special points of interest:

- Eligibility
- Rates for 2009/2010 Plan Year
- Wellness Program

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 Enrollment forms only need to be completed if employees are adding or cancelling coverage.

Changes will be effective July 1, 2009.

Archdiocese of Cincinnati 2009 Health Care Plan Newsletter

July 1, 2009 – June 30, 2010 Health Care Plan Outline

The Health Care Plan

The Archdiocese is pleased to announce continuation of the current level of medical and prescription drug benefits with minimal adjustments for the next plan year. With only a 5% increase in rates, the PPO Plan is proving to be cost effective. Furthermore, the expectation is that the small rate increase will permit the plan to continue without necessitating large future increases.

Eligibility

Eligible employees are those who work 20 or more hours a week or teach 12 classroom hours a week. Employment may take place during either a school year or a calendar year. Employment at more than one location will be combined for eligibility purposes. School employees are eligible if they meet the above-stated hourly requirements for the period of time school is in session. For employees under contract, the health insurance is offered for the entire length of the contract.

The Anthem Blue Access PPO Plan allows coverage for your spouse and/or child(ren) from birth to age 19, or to age 25 if a full-time college student.

Special Note: Dependents are eligible for non-contributory coverage if they do not have access to another group health plan

Complete enrollment kits and instructions for employees and administrators will start arriving in late March.

Open Enrollment — April 13 - May 15, 2009

The effective date for changes will be July 1, 2009. Open enrollment or a change in enrollment will only be accepted during open enrollment. The open enrollment

period is the employee's only opportunity to enroll in the Archdiocese of Cincinnati Health Care Plan.

Archdiocese of Cincinnati (AOC) Wellness Program

The AOC Wellness program will provide you with valuable information about your current health and wellness!

Look for additional communication on wellness.

wellness (n): the quality or state of being healthy in body and mind, esp. as the result of deliberate effort * dictionary.com





Look for your open enrollment packet early April.

Employee Enrollment Packets

Enrollment packets will be mailed directly to each employee's home prior to April 13, 2009. Employees who have not received a packet by April 13th should notify the plan administrator at their location, who can obtain plan information from the Archdiocese.

The packets will include a summary of the Archdiocese of Cincinnati Health Care Plan benefits.

Information included for:

- Medical
- Life and AD&D
- Long Term Disability
- Voluntary Dental
- Wellness
- Voluntary Life
- Cafeteria Plan (Section 125 Plan)

Premium Rates for 2009—2010 Plan Year

Effective July 1, 2009 the health plan rates will increase 5% for the 2009–2010 plan year. The Archdiocese, except as noted below, pays the full premium.

New Monthly Rates

Single	\$519
Family	\$1,205
Retiree Medicare	\$238

When the Archdiocese DOES NOT pay the full premium

Spouses and dependents who have ACCESS to other group health coverage and part-time employees

A married employee, whose spouse and/or child(ren) who have access to another group health plan yet chooses to elect the Archdiocese of Cincinnati Health Care Plan, will be required to contribute the full premium for the dependent coverage. This monthly premium for the 2009–2010 plan year will be \$686.

Eligible employees who work less than the full-time hours worked by other like employees at a location will be required to contribute a proportional premium amount to participate in the Archdiocese of Cincinnati Health Care Plan.

Continuation of Health Coverage

Termination of Employment

When termination or loss of eligibility occurs, an employee may continue health coverage for up to six months at their own expense. If a dependent or spouse no longer meets the definition of eligibility, health coverage may be continued for up to six months at their own

expense. Payment of premium must be made to the location where coverage terminated.

Long Term Disability

Employees who are on Long Term Disability may continue health care coverage indefinitely by paying the premium to the location.



Considering medical inflation is still increasing by double digits a 5% premium increase reflects good planning.

Retirees

Eligible retirees, ages 55 to 65, and eligible retirees, age 65 and over, may continue to participate in the PPO plan if they meet the following criteria:

- Employees hired **prior** to January 1, 2007 are required to be continuously covered for five years under the Archdiocesan Health Care Plan immediately prior to retirement to be eligible for retiree medical coverage.
- Employees hired **after** January 1, 2007 are required to be continuously covered for ten years under the Archdiocesan Health Care Plan immediately prior to retirement to be eligible for retiree medical coverage.
- The election of retiree medical coverage must be done without an interruption in coverage.
- Premium payments are to be submitted to the location from which you retired.
- You cannot be a participant of, or be eligible for, any other group plan to be an eligible retiree.

Medicare Part B benefits are optional and are offered to all beneficiaries when they become entitled to Medicare Part A. Medicare Part B

may also be purchased by most persons age 65 and over who do not qualify for premium free Medicare Part A coverage. Although participation in Medicare Part B is optional, the Archdiocese of Cincinnati Health Care Plan will always determine benefits as though beneficiaries have elected Medicare Part B.

Failure to purchase Medicare Part B will drastically affect an individual's ability to recover any costs incurred for physician services and other Medicare Part B covered items.

Medicare Part D (prescriptions)

Those eligible for Medicare were given a letter of creditable coverage. The letter states that the prescription drug program currently provided by the Archdiocese Health Care Plan exceeds the prescription drug coverage of Medicare Part D. Medicare participants were advised that they could select the Archdiocesan prescription drug plan instead of Medicare Part D. The letter permits Medicare eligible persons to join Medicare Part D at a later date, if they choose, without paying a late entrant "penalty". This letter will be provided for future Medicare eligible employees.



Group Life Insurance —Continuation of Life Insurance

There is no need to complete a new enrollment form unless there is a change in your beneficiary. Forms are available from your location administrator and on the Archdiocese of Cincinnati website: www.catholiccincinnati.org. Life insurance benefits may be extended through a process that requires payments

directly to the life insurance company. For information or questions concerning continuation of your life insurance benefits contact Ms. Barbara Walsh in the Finance Office of the Archdiocese of Cincinnati at 1.513.421.3131.

Voluntary Life Insurance

Voluntary life insurance coverage is provided by Reliance Standard Life. This is offered in addition to the Group Term Life and AD&D coverage provided by the Archdiocese.

Information regarding this benefit program will be included in the Archdiocesan Health Care Plan communication packet.

