



# DIocese OF MONTEREY

Office of Human Resources

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## MEMORANDUM

TO: Employees Eligible for Health Care

FROM: Susan Mayer, Director Human Resources

DATE: April 20, 2020

RE: **Open Enrollment May 1, 2020 to May 18, 2020**



### NEW THIS YEAR:

1. **HIGHER SUBSIDY OF THE \$1,000 DEDUCTIBLE EPO**
2. **NEW RATE TIER FOR EMPLOYEE + CHILDREN WITH LOW RATES**
3. **INCREASED DENTAL BENEFITS**

Welcome to your open enrollment period for 2020! The following information and enclosures are to provide you with as much information as possible to help you make an informed decision regarding your health care choices. This is also the time of year to apply for supplemental Life Insurance through MetLife. The open enrollment period is May 1, 2020 through May 18, 2020. You must make any changes you wish to your Retatrust.org account by midnight on May 18, 2020.

1. **HIGHER SUBSIDY OF THE \$1,000 DEDUCTIBLE EPO.** Please see the Benefits' Guide for more information. This year, you can enroll your entire family (spouse and children) in the \$1,000 EPO for only \$400 per month! If you don't need your spouse covered, the rate for employee plus children (26 and under) is only \$250 per month.
2. **NEW EMPLOYEE + CHILDREN RATE TIER.** This year, we are introducing a new rate tier for all plans with lower rates. This rate tier is for the employee plus an unlimited number of children (26 and under). See the Benefits' Guide for more information, but the rates are quite low in comparison to the employee plus spouse or employee plus family rates.
3. **INCREASED DENTAL BENEFITS.** We have increased the dental benefits this year from a \$2,000 maximum benefit to a \$3,000 maximum benefit. This also includes a \$3,000 lifetime orthodontia benefit.

**THINGS TO KNOW.** You must make any changes to your health insurance selections by May 18, 2020 at midnight. **IF YOU WOULD LIKE TO CHANGE TO THE EMPLOYEE + CHILDREN RATE TIER, YOU MUST GO ON TO THE RETA/BAS SITE TO MAKE THAT CHANGE BY MIDNIGHT ON MAY 18<sup>TH</sup>.**

The following is an overview of this year's benefits programs and changes:

1. **Health Insurance:** Remember, open enrollment is your annual opportunity to elect health insurance or make any changes, including adding or dropping dependent care. If you elect health insurance, you

may not make changes during the year, change the plan you chose or drop coverage entirely, without a qualifying event. **Your election for health care is an irrevocable decision until July 1, 2021.**

- a. Enrollment: **All health insurance enrollment forms must be completed and submitted online no later than midnight on May 18, 2020.**
    1. New Enrollees: If you wish to enroll, please login to your Reta account or follow the link in the email you will receive from BAS. All employees who regularly and customarily work 30 or more hours per week are eligible for health insurance. If you are eligible and have not signed up for health insurance in the past, this is your yearly opportunity to do so.
    2. Existing Enrollees: If you would like to make changes to your coverage, please use the link in the email you will receive from BAS or login to your RETA account to do so. If you want to switch to the \$1,000 deductible EPO plan or take advantage of the new rate tier for employee + children, you must login to your RETA account and make those changes by the deadline.
  - b. If you do not wish to change your health care plan, it would be helpful if you could go online using the link in the BAS email and verify that everything is correct and that you plan to enroll in the selected health insurance plan.
2. Dental & Vision Plans  
Again, this year, you have the option of electing dental only and/or vision only.
- a. Delta Dental: The benefits are 50% higher. The monthly dental rates (which the employee pays) are as follows:
    1. Employee Only: \$0
    2. Spouse: \$120
    3. Children: \$90
    4. Family: \$150
  - b. Vision Service Plan (VSP): The benefits are the same as last year. The monthly vision rates (which the employee pays) are as follows:
    1. Employee Only: \$0
    2. Spouse: \$30
    3. Children: \$20
    4. Family: \$40

If you have any questions please contact Angelia Gordon at 831-373-4345 [agordon@dioceseofmonterey.org](mailto:agordon@dioceseofmonterey.org) or Stefanie Olsen at 831-373-4345 [solsen@dioceseofmonterey.org](mailto:solsen@dioceseofmonterey.org) or Teri Dawn at 831 373-4346 [tdawn@dioceseofmonterey.org](mailto:tdawn@dioceseofmonterey.org).

Please feel free to contact me as well at 831 373-4345 or [smayer@dioceseofmonterey.org](mailto:smayer@dioceseofmonterey.org)