



DIocese OF MONTEREY

Office of Human Resources

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MEMORANDUM

TO: Priests and Employees Eligible for Health Care

FROM: Susan Mayer, Director Human Resources

DATE: April 28, 2021

RE: **Open Enrollment May 6, 2021 to May 28, 2021**



NEW THIS YEAR:

1. Switching to Blue Shield
2. Rates are completely unchanged this year.

Welcome to your open enrollment period for 2021! The following information and enclosures are to provide you with as much information as possible to help you make an informed decision regarding your healthcare choices. This is also the time of year to apply for supplemental Life Insurance through MetLife. The open enrollment period is May 6, 2021 through May 28, 2021 (we are extending the open enrollment period in case you would like to change plans). You must make any changes you wish to your Retatrust.org account by midnight on May 31, 2021 (yes, this is Memorial Day).

1. **Blue Shield is our new provider.** The RETA Trust ended its relationship with Anthem Blue Cross and is moving to Blue Shield. RETA has promised us a seamless transfer but there are some changes to be aware of as we transition.
 - a. **Current 90-70 Plan** –
 - i. The out-of-pocket maximum for **in network** has decreased from \$1,300 for an individual to \$500 and from \$2,600 for a family to \$1,000.
 - ii. The out-of-pocket maximum for **out of network** has decreased from \$2,600 to \$1,000 for an individual and from \$5,600 for a family to \$2,000.
 - iii. The rest of the plan remains the same.
 - b. **Current \$100 deductible EPO** –
 - i. The office co-pay has decreased from \$25 to \$15 for all office visits. There is no additional charge for a specialist visit.
 - ii. There is no co-pay for a well-baby/child visit.
 - iii. There is no deductible for individual or family coverage.
 - iv. The out-of-pocket maximum has decreased from \$900 for an individual to \$800 and from \$2,600 for a family to \$2,400.
 - v. The rest of the plan remains the same.
 - c. **HSA has a new bank** – Health Equity is the new bank for the HSA. If you are in this plan, we will be in touch with you regarding next steps.
2. **Rates are completely flat for this year.** Because of the change to Blue Shield and our wellness efforts, there is no change to any of the co-pays this year.

THINGS TO KNOW. If you are in the 90/70 PPO, the HDHP or the \$100 EPO plan, you do not have to do anything to transition to the new plan outlined above. If you want to change to a different plan, you must do so by MIDNIGHT on 5/28/21.

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, 2022.**
 - a. Enrollment: **All health insurance enrollment forms must be completed and submitted online no later than midnight on May 31, 2021.**
 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.
 - 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: \$60
 3. Children: \$30
 4. Family: \$90
 - 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: \$20
 3. Children: \$10
 4. Family: \$30

If you have any questions please contact Angelica Gordon at 831-373-4345 agordon@dioceseofmonterey.org or Stefanie Olsen at 831-373-4345 solsen@dioceseofmonterey.org or Teri Dawn at 831 373-4346 tdawn@dioceseofmonterey.org.

Please feel free to contact me as well at 831 373-4345 or smayer@dioceseofmonterey.org