
**Episcopal Diocese of Atlanta
INSURANCE and BENEFITS UPDATE
2010 Open Enrollment Date and Plan Revisions**

Episcopal Diocese of Atlanta
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Watch for Open Enrollment letters from Medical Trust the week of October 12, 2009

This is your annual *Insurance and Benefits Update*, provided as a service to employees (clergy and lay) of parishes and diocesan affiliates regarding the health care plans offered by the Episcopal Medical Trust through the Diocese of Atlanta.

The following benefits are Included in all of our medical plans.

- **Vision Care:** Provided by **EyeMed Vision Care**.
- **Mental Health Supplement:** Provided by **Cigna Behavioral Health**
- **Prescription Drug Benefits:** Provided by **Medco**
- **Hearing Benefit:** Provided by **HearPo**

Dependent Extension of Benefits: The extension program for dependent children applies to dependent children between age 19 and age 25 who are no longer a full-time student. If your child is unmarried, qualifies as a dependent, maintains his or her legal residence with you, and is not yet 25 years of age, your child is eligible for an extension of benefits for up to two years, not to extend beyond the end of the calendar year in which he/she turns 25.

Cigna Employee Assistance Program (EAP)

How to reduce stress, find daycare, research nursing homes, address health issues. Call 1-866-395-7794. www.cignabehavioral.com

Health Advocate

You have a Personal Health Advocate to help in care coordination, claims assistance, assistance on prescription drug issues including formulary and benefit questions. Services are available up to 10 sessions at a time, multiple episodes of treatment per calendar year. 1-866-695-8622 or answers@HealthAdvocate.com,

Preventative Annual Physicals

Short-term investment for long-term gain

In 2010 Medical Trust will implement **\$0** co-pay for preventative annual physicals. By encouraging members and dependents to have annual physicals, they hope to reduce risk and determine early detection of medical issues.

***PLEASE NOTE: Two tier coverage for 2010 ---- Single – Family (see rates on page 4)**

Please forward a copy of this to all employees in your parish as well as rector, treasurer, finance committee and parish administrator.

Choosing your health care plan carefully is important. First step is to become educated about the plans offered. By asking pertinent questions we can become better health care consumers and actively manage our health care and not pay more than necessary. *“Being a good health care consumer means actively managing health care – making smart decisions that bring the best care at manageable costs.”*

- ❑ Review premium costs
- ❑ Review your annual out of pocket expenses
- ❑ Ask your doctor about your medications. *Is the generic available? Are your medications on your plan’s formulary? Are you using in-network services?*

The Diocese of Atlanta along with The Medical Trust is committed to providing quality plans for our participants. The Medical Trust constantly evaluates their health plans as they look for additional options that would benefit participants while managing the premium increases. Diocesan administrators and Medical Trust associates work together to make the tough decisions when those evaluations indicate increasing physician visit co-pays, prescription co-pays, and deductibles

A Look at our Health Care Participants across the Diocese

Approximately 300 eligible active participants, lay and clergy, from 85 parishes, 2 schools and 9 other diocesan affiliate organizations are enrolled in our medical, dental, life insurance, long term and short term disability plans.

Active Medical Plan	% of members	
BlueChoice HMO	30.0%	NOT OFFERED IN 2010
Aetna HMO	40.2%	
CIGNA HMO	17.5%	
Empire BCBS EPO	6.7%	
Empire BCBS PPO	2.6%	
United Healthcare POS	1.5%	
Empire HDHP with HSA	1.5%	
Dental Benefits		186 members
Short term Disability lay employees		49 members
Long term Disability lay and clergy		66 members
Life Insurance		274 members
Medicare Supplement plans lay and clergy		103 members

High Deductible Health Plan/Health Savings Account.

The Medical Trust has designed a health plan, ***Empire Blue Cross Blue Shield HDHP/HSA***, that meets the criteria to qualify for **tax-exempt savings**.

The high deductible plan allows for the tax favored status of the dollars in an account so that contributions to the account are tax-free, earnings are not taxed, and withdrawals are non-taxable as long as the dollars are used to pay for qualifying medical expenses.

The employer and/or the member can contribute to this pool, which is set up as a trust.

Unused funds continue to grow with contributions to be used for future medical expenses including medical expenses after retirement, still on a tax-free basis.

**Medical Plans available in the diocese for 2010
Directory of Physicians online**

Aetna HMO	www.aetna.com
CIGNA HMO	www.cigna.com
United Healthcare Choice Plus	www.myuhc.com
Empire BlueCross BlueShield EPO	www.empireblue.com
Empire BlueCross BlueShield PPO II	www.empireblue.com
Empire BlueCross BlueShield HDHP/HSA	www.empireblue.com

Benefits Summaries will be available at the Medical Trust website (address to be found in your open enrollment materials). They are also available at the Diocese of Atlanta website to help you compare plans, www.episcopalatlanta.org. You may also call Wynn Callaway at 404-601-5351 or email wcallaway@episcopalatlanta.org

Very Important!! BlueChoice HMO Not Available for 2010

All participants in the BlueChoice HMO plans received a letter from my office advising that their plan will not be offered in 2010. This means when you receive your open enrollment letter next month, you must select another plan. In place of that plan please consider **Aetna HMO** or **Cigna HMO**, each has an extensive directory of physicians. Your open enrollment letter will contain a password and instructions, so that you may go online to enroll in another plan, update your address or phone/email/information. If you do not have access to online enrollment, contact Wynn Callaway at 404-601-5351.

Anyone on this plan who may be in mid-treatment at December 31 is advised to contact BlueChoice member services to address your circumstances. For a smooth transition make sure your prescriptions are filled at year-end. To verify your doctor accepts our other plans, go to the online physicians directory or just call your doctor's office.

You can find more details of plan descriptions and physician directories by going to the diocesan website: www.episcopalatlanta.org, select *parish support* and *employee benefits*. Medical Trust will also instruct how to access their website for descriptions and plan handbooks.

Dental News

Instead of 2 preventive visits, **Cigna now covers 3 preventive visits per year**. Cigna estimates that \$1 spent on preventive dental care could possibly save \$8 – \$50 in restorative and emergency treatments, and potentially more in additional medical treatment.

<u>Plans</u>	<u>Monthly Premium</u>	
	<u>Single</u>	<u>Family</u>
Preventive Dental PPO	\$21	\$49
Basic Dental PPO	\$60	\$136
Dental & Orthodontia PPO	\$75	\$171

**To lower your dental premium, you may choose either of the alternative plans. Be sure to review and compare the plans to understand how your out of pocket expenses are affected.

Administrators Please Note: Any employee who is not currently participating in a Medical Trust plan but wants to enroll during open enrollment must complete an **Enrollment Form**.

Diocese of Atlanta

2010 Insurance Rates

MEDICAL PLANS	Single		FAMILY
Empire Blue Cross Blue Shield EPO	8,880.00		20,424.00
Empire Blue Cross Blue Shield PPO	10,512.00		24,192.00
Aetna HMO	8,196.00		18,876.00
CIGNA HMO	8,196.00		18,876.00
United Healthcare Choice Plus	10,788.00		24,852.00
Empire HDHP/HSA	6,552.00		15,072.00
CIGNA Dental Plans			
Preventative Dental PPO	252.00		588.00
Basic Dental PPO	720.00		1,632.00
Dental & Orthodontia PPO	900.00		2,052.00
RATES BELOW NOT CONFIRMED FOR 2010			
Church Life Group Life Insurance	\$6.60 per \$1000 life insurance (per year)		
Church Life Insurance Short Term Disability			
Salary less than \$25,000	\$8.00 per month		
Salary \$25,000 to \$44,999	\$17.50 per month		
Salary \$45,000 and above	\$32.00 per month		
Church Life Long Term Disability			
	Lay Employees		
Voluntary	LTD 25%	LTD 50%	
Salary less than \$25,000	\$12 per month	\$18 per month	
Salary \$25,000 to \$44,999	\$22 per month	\$37 per month	
Salary \$45,000 and above	\$43 per month	\$72 per month	
Church Life Long Term Disability			
	Clergy		
Voluntary	LTD 25%	LTD 50%	
Salary less than \$25,000	\$14 per month	\$23 per month	
Salary \$25,000 to \$44,999	\$26 per month	\$44 per month	
Salary \$45,000 and above	\$50 per month	\$86 per month	
Church Life Employer-provided	\$.67 per \$100 of covered payroll		
Long Term Disability	Maximum Monthly Benefit \$5000		

**Benefits Enrollment Procedures
Medical, Dental and Life Insurance
Eligibility**

An employee must be salaried (receive a W-2) and work 20 hours per week or 1,000 hours per year. A new employee must be enrolled in the medical, dental and life insurance plans **within 30 days of hire date**. There are three tiers of coverage for medical and dental:

- Single-----employee only
- Family-----employee plus eligible dependents

Dependents are defined as spouse, or children who are under the age 19, or 23 if a full-time student and maintains legal residence with parent and qualifying domestic partners.

Open Enrollment

Each year any eligible employee covered by another health insurance plan may transfer to a plan offered by the diocese. As long as there has been no break in coverage, employee and dependents are not subject to pre-existing condition restrictions at this time.

If there is a break in coverage, pre-existing restrictions will apply to medical and dental plans. Health statements must be submitted with enrollment forms. Please note, open enrollment applies to medical plans only.

A participating employee may use this open enrollment period to change to any of the medical plans offered by the diocese.

A participating employee with single coverage may add dependents during this period. If the dependent has had his/her own coverage, a copy of their ID health card and a change form must be sent to the diocesan benefits office before the deadline. If the dependent has a break in coverage, a health statement is required and pre-existing condition restrictions may apply. You may call the diocesan benefits office for change forms.

Late Enrollment

Employees may apply as a late enrollment for **dental coverage** by submitting a statement of dental health. The health statement must be current and requires the signature of the dentist. For family coverage, a health statement is required for each dependent applying for coverage. Completed statements are sent to the Benefits Administrator at the Diocese of Atlanta and then forwarded to The Medical Trust for processing and approval. Late enrollments are subject to pre-existing condition restrictions. The Medical Trust will give notification if approved and the effective date.

If an employee loses **medical coverage** due to a **significant life event**, he/she may enroll within 30 days of that event with proper documentation. Examples of significant life events are marriage, divorce, death of spouse or child, birth or adoption of a child, loss or significant deterioration of other medical coverage.

Changes and terminations

Please notify the diocesan benefits administrator within 30 days following **termination** of coverage. If the termination is due to loss of employment, please indicate whether an extension of benefits is needed. The Medical Trust will bill the terminated employee directly for the extension of benefits.

Please notify the diocesan benefits administrator of **address changes** as soon as possible to assure carriers have correct information.

Attention: Treasurers/Rectors/Budget Committee/Administrators

Please review all of the plans offered to your participating employees. If you consider other plan options, be sure to check online to see if your employees have access to physicians and hospitals in that plan network. Review the insurance rates published in the *Update* and benefits summaries. **Consider how parish employee policies are reviewed periodically.**

General Convention Resolutions that affect employee benefit policies

In July 2009 the General Convention passed *Resolution A177 Denominational Health Plan*. Implementation of the resolution will not begin until 2011 following a diocesan policy review and amendment. You can find a copy of the resolution on our website: episcopalatlanta.org.

Resolution A138 Establishing a Mandatory Lay Employee Pension System also passed at General Convention in July 2009 and may be seen on our website.

**Lay Pension Requirements
Resolution D165a of General Convention, 1991
Resolution R91-8 of Diocese of Atlanta, 1991**

“All lay employees should be provided retirement benefits. An employee who works a minimum of 1,000 hours annually is eligible to participate in the *Episcopal Church Lay Employees Retirement Plan*. If the plan is a *defined benefit plan*, the parish's contribution shall be not less than 9 percent of the employee's salary and if the plan is a *defined contribution plan*, the parish shall contribute not less than 5 percent of the employee's salary and agree to match employee contributions up to another 4 percent of the employee's salary. The parish may impose a minimum age of 21 years and a minimum employment period not to exceed one year of continuous employment before an employee would be eligible to participate. “

Church Pension Group currently offers the following plans:

Defined Contribution Plan – pension benefit at retirement is determined by the contributions made and the investment performance related to the contributions

Defined Benefit Plan – pension benefit at retirement is determined by formula using the employee's salary and number of years in the plan without regard to the performance of the underlying investments

If you need assistance enrolling in a pension fund, please call Church Pension Group at 800-223-6602.