

July 1, 2018 – June 30, 2019 Benefits Summary (Regular Full-time)

Eligibility Requirements	This is an outline of benefits for Regular Full-time employees working 30 hours or more per week on a regularly scheduled basis.
Medical PlanChristian Brothers EmployeeBenefit TrustMedical benefits (including the PrescriptionDrug and Vision Plans) are in effect thefirst of the month following date of hireunless date of hire is the first day of themonth; then benefits will be in effect onthat date.Customer Service/Claims:	IN-NETWORK BENEFITS: Preferred Provider Organization (PPO): Cigna Preventative care: 100% Office Visit Co-pay: Primary Care: \$25 / Specialist: \$50 Radiology/Surgery/Hospitalization: 80% after deductible Annual Deductible: \$750 individual/ \$2,250 family OUT-OF-NETWORK BENEFITS: Office Visit: 60% after deductible Diagnostic/Surgery/Hospitalization: 60% after deductible Deductible: \$1,000 individual/ \$3,000 family
1-800-807-0400 Or visit: www.cbservices.org	Bi-Weekly Pre-tax Cost to Employee (includes Rx and vision plans)26 pay periods20 pay periods (hourly/schools)• Employee Only:\$ 20.00• Employee +Spouse:\$293.27• Employee +Child(ren):\$180.97• Employee +Family:\$454.24
Prescription Drug Plan Express Scripts Group # CBEBT01	Retail (covers up to 30-day supply retail Rx) Co-pay: \$10 Generic \$35 Preferred \$60 Non-Preferred
Customer Service/Claims: 1-800-718-6601 Or visit:	Mail-order (covers 90-day supply maintenance Rx) Co-pay: \$ 25 Generic \$ 90 Preferred
www.express-scripts.com	\$150 Non-Preferred
Vision Plan Vision Service Plan (VSP) Customer Service/Claims:	IN-NETWORK BENEFITS: Vision Care: \$10 co-pay for one routine eye exam per 12 months Hardware: \$20 co-pay per benefit period for lenses; \$170 frame or
1-800-877-7195	contacts allowance every 12 months
Or visit:	OUT-OF-NETWORK BENEFITS Allowance given for reimbursement
www.vsp.com Dental Plan	Dental Benefit:
Christian Brothers Employee Benefit Trust Dental benefits are in effect the first of the	Preventative and Basic Dental: 80% of usual & customary Major Dental: 50% of usual and customary Deductible: None; \$1,000 annual maximum benefit
month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.	Bi-Weekly Pre-tax Cost to Employee 26 pay periods 20 pay periods • Employee Only: \$ 3.00 \$ 3.90 • Employee \$ 20 pay periods
Customer Service/Claims: 1-800-807-0400	 Employee +Spouse: \$20.47 \$26.61 Employee +Child(ren): \$18.29 \$23.78 Employee + Family: \$35.76 \$46.50
Or visit: www.cbservices.org	



Life Insurance	Life Insurance Benefit:
Standard Insurance Company Life Insurance benefits are in effect the first of the month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.	2 times annual salary rounded to the next thousand (NOTE: Benefit reduced to 65% age 65-69 reduced to 50% age 70-74)
<i>Claims must go through Human Resources HRIS/Compliance: 919-821-9727</i>	
Long-Term Disability Insurance Standard Insurance Company	Long-Term Disability Benefit:
Long Term Disability benefits are in effect the first of the month following date of hire unless date of hire is the first day of the month; then benefits will be in effect on that date.	Benefit pays approximately 60% of salary. Approved benefits begin after a 90-day waiting period.
<i>Claims must go through Human Resources HRIS/Compliance: 919-821-9727</i>	
<u>403(b) Retirement Plan</u> Lincoln Financial Group	Employer Core Contribution: • 4% of annual salary
Customer Service: 1-800-234-3500 Or visit: www.lfg.com	 5-year vesting schedule, 20% per year Optional Employee Contribution: up to IRS annual limits Auto-deferral of 5% of salary Match: 50% of the first 5% you contribute 100% vesting on employee contribution 100% vesting on match
Flexible Spending Accounts Benefit Allocation Systems (optional benefit)	 Health Care Spending Account: Pay out of pocket health care costs with pre-tax income Annual Contribution Limits: 2018 Maximum: \$2,650 (IRS Limit) – calendar year basis
Client Services Department 1-800-945-5513 Or visit: www.MyEnroll.com	 Dependent Care Spending Account: Pay child care/adult care costs with pre-tax income Annual Contribution Limits: 2018 Maximum: \$5,000 (IRS Limit) – calendar year basis
Workers' Compensation The Hartford	Workers' Compensation Benefit: Covers disability incurred through accident or occupational disease—arising out of, and in the course of, employment—that
<i>Claims must go through Human Resources HRIS/Compliance: Ph: 919-821-9727 Fax: 1-866-955-8172</i>	All work-related injuries should be reported to the employee's supervisor and a <u>Workers' Compensation First Notice of Loss Form</u> should be completed and sent to Human Resources HRIS/Compliance within 3 days of the injury or accident.

This is only a highlight of your benefits through the Diocese of Raleigh. For a complete explanation of your benefits, please refer to the diocesan website <u>www.dioceseofraleigh.org/benefits</u> for further explanation of specific benefit plans. Your direct call to the provider company numbers shown beside each benefit is usually the quickest and most efficient way to handle any questions or problems that you may encounter. However, if you do not receive satisfaction from your call, please contact the diocesan Benefits Administrator in the Human Resources Office.