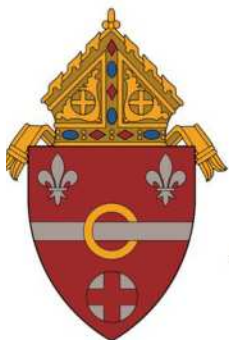




EMPLOYEE BENEFITS GUIDEBOOK

January 1, 2024-December 31, 2024



DIOCESE OF
ALLENTOWN



“A Roman Catholic family of faith, centered in the Holy Eucharist, faithful to the Church's teachings, bringing the Light of Christ to each other and to our community.”

Your role is vital in fulfilling the mission of our organization. We are pleased to share your benefit plan options for the upcoming year.

This benefit booklet describes the highlights of your benefits program and will assist you and your eligible dependents to make informed benefit choices. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents, and not the information in this guidebook.

If there is any discrepancy between the descriptions of the programs elements as contained in this benefits guidebook and the official plan documents, the language in the official plan documents shall prevail as accurate.

Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any and all elements of your benefits program may be modified in the future, at any time, to meet Internal Revenue Service rules, or otherwise as decided by the Diocese of Allentown.

Please read this Guide carefully as you prepare to make your elections for the upcoming Plan Year.

Sincerely,

Michael Doolittle

Michael Doolittle

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WHAT'S NEW THIS YEAR

We are excited this year to improve the benefit offering with expanded \$0 Care!

- Medical Plan 1
PPO 800
- Medical Plan 2
PPO 2400
- MetLife Dental
- EyeMed Vision
- Life Insurance

WHAT'S NOT CHANGING?

- \$0 co-pay for Virtual Care
- \$0 co-pay when you use an Independent Lab
- \$0 preferred Generic Medication tier
- Your Pharmacy Benefit Manager – Smith Rx
- Same MetLife Dental Coverage
- Same Great Nationwide BlueCross Network
- Same ID Numbers if you are enrolled in 2023

WHAT IS CHANGING?

- New - \$0 Diagnostic Imaging at 4 Rezolut Imaging locations in PA
- New - \$0 Surgery and Physical Therapy at OAA Orthopaedic Specialists of Allentown
- New Vision Coverage with EyeMed (ID card and welcome kit will be mailed to all members)
- Improved Vision coverage with higher retail credits



RESOURCE DIRECTORY

For personal assistance with healthcare claims, finding providers, or understanding your benefits, contact Equinox.

EQUINOX CUSTOMER SERVICE CLAIMS & BENEFITS QUESTIONS



Phone: 610.366.3777
Toll Free: 866.255.2247
Fax: 610.366.3838



support@equinoxbenefits.com
equinoxbenefits.com



402 State Avenue
Emmaus, PA 18049

LOCAL HR REPRESENTATIVE

Amy Bober



610-871-5200 | ext. 2201



abober@allentowndiocese.org

CARRIER CONTACTS

MEDICAL/PRESCRIPTION DRUGS

Capital BlueCross



1-800-962-2242



www.capitalbluecross.com

SmithRx



844-454-5201



<https://mysmithrx.com>

DENTAL

Metlife



1-888-309-5526



www.metlife.com

ANCILLARY & VOLUNTARY

Metlife



1-866-492-6983



www.metlife.com

Mass Mutual



1-800-272-2216



www.massmutual.com

VISION

EyeMed



866-939-3633



www.eyemed.com

DATES & PLAN RULES

**2024 OPEN ENROLLMENT
NOVEMBER 1 - NOVEMBER 17**

Elections you make during open enrollment will become effective January 1, 2024.

All eligible full-time employees must re-enroll or waive coverage for January 1, 2024 – December 31, 2024 plan year before November 17, 2023. This annual enrollment period is your opportunity to make the following types of changes to your benefits for the upcoming 2024 plan year:

- Enroll in, change, or drop medical/prescription drug and all other voluntary benefit coverages
- Add, change, or drop dependents
- Review and update your optional life insurance coverage

Equinox will have a team readily available to assist you with any questions for Open Enrollment. They also will be available throughout the plan year to answer any benefit questions or resolve any issues you may have.

New hires need to enroll in the portal within 14 days of your date of hire. The benefit period will conclude on December 31 each year. All employees are eligible to change their elections during the open enrollment period every year. The benefits you elect during the open enrollment will be effective from January 1 through December 31 each year.

Outside of the Annual Enrollment Period, you may only make changes to your benefits if you experience a **Qualifying Life Event. All Team Members must log in and re-enroll for benefits for 2024. If you do not log in, your coverage will be waived for 2024.**

CLICK HERE to enroll in or
change your benefits.

[Click here](#) for detailed
enrollment instructions.

ELIGIBILITY

If you are a full-time employee, (working 35 or more hours per week) you are eligible to enroll in the medical, dental and Rx benefits described in this guide.

For Ancillary coverage you can participate if you work 25 or more hours.

The following family members are eligible for Medical/Rx, Dental and Vision:

- Spouses
- Dependent Children up to Age 26 (or older if incapacitated and claimed as a dependent)

CHANGING YOUR BENEFITS: QUALIFYING LIFE EVENTS

Per Internal Revenue Service (IRS) rules, employees enrolled in pre-tax benefit plans may only make elections or changes to their plans once per year. Because of these rules, your benefit elections will be binding through December 31, 2024.

However, you may make changes to your election if you experience one or more of the following special circumstances, which are known as "Qualifying Life Events":

- Marriage
- Birth, adoption or placement for adoption of an eligible child
- Divorce, legal separation or annulment of marriage
- Loss of spouse's job or change in work status (when coverage is maintained through spouse's plan)
- A significant change in your or your spouse's health coverage that is attributable to your spouse's employment.
- Death of spouse or dependent
- Loss of dependent status
- Employer-directed transfers to facilities where network benefits are not available.
- Becoming eligible for Medicare or Medicaid during the year
- Receiving a Qualified Medical Child Support Order (QMCSO)

These qualifying life events allow you to make plan changes at any time during the year in which they occur. You have 30 days from the date of the 'qualifying life event' to alert your HR that you would like to make a change to your benefits.

Benefit changes that are requested due to a 'change of mind' cannot be allowed until the next Annual Enrollment Period.

For additional information concerning plan changes, please contact Human Resources.



MEDICAL & PRESCRIPTION BENEFITS



Effective Dates: January 1, 2024 - December 31, 2024

Plan Name	PPO Option 1	PPO Option 2
OFFICE/OUTPATIENT CARE		
Deductible (DD): Individual / Family	\$800 / \$1,400	\$2,400 / \$4,200
Coinsurance	90%	80%
OOP Maximum: Individual / Family	\$3,200 / \$5,600	\$6,400 / \$11,200
Primary Care Provider & Virtual Visits Copay	\$20	\$20
Specialist Copay	\$30	\$30
Independent Lab Copay	100% deductible waived	100% deductible waived
Facility Lab Copay	90% after deductible	80% after deductible
Routine Radiology Copay - Independent Only	\$30	\$30
Complex Imaging / Radiology Facility	90% after deductible	80% after deductible
Preventive Care	100% covered, Deductible waived	100% covered, deductible waived
Virtual Care	\$0	\$0
FACILITY CARE		
Hospital Inpatient	90% after deductible	80% after deductible
Outpatient Surgery	\$250 deductible waived	\$250 deductible waived
Emergency Room	\$250	\$250
Urgent Care	\$30	\$30
PRESCRIPTION DRUG BENEFITS - SMITH RX		
Rx Deductible	\$50 (for Brand Only)	\$250 (Brand Only)
Retail Drugs (30 -day supply)	\$0 / \$30 / \$50	\$0 / \$30 / \$50
Home Delivery (90-day supply)	\$0 / \$60 / \$100	\$0 / \$60 / \$100

**Click here for \$0 Imaging



To see out-of-network costs and more details, please see the full benefit summary

Tap or click the chart to see the full benefit summary.

PRESCRIPTION BENEFITS



SmithRx is the Pharmacy Benefits Manager who provides coverage and support for all of your prescription needs. Smith Rx's dedicated Member Support Team can be reached via phone at (844) 454-5201, email at info@smithrx.com, or via live chat at www.mysmithrx.com/login

RETAIL - SmithRx participates with all national chain pharmacies. Click [HERE](#) to see the attached list. If you find that the pharmacy that you utilize does not participate with SmithRx, please call the above listed phone number and SmithRx will work to get that pharmacy in-network.

MAIL ORDER - SmithRx has partnered with Amazon Pharmacy for standard mail-order prescriptions and Walmart Mail Order Pharmacy for Connect Program prescriptions. Click [HERE](#) for an overview of Amazon Pharmacy and [HERE](#) for an FAQ on Walmart Mail Order Pharmacy.

SPECIALTY MEDICATIONS - SmithRx utilizes both SenderraRx and Kroger Specialty Pharmacy for your specialty prescription needs. Click [HERE](#) find additional information to assist in this transition.

MEMBER PORTAL - Register [HERE](#) for the SmithRX Member Portal. Members have access to benefit information, additional ID cards, prescription history, and pharmacy look-up.

PRICING TRANSPARENCY - SmithRx has a Find My Meds tool on their site that allows you to shop pharmacies to get your medication at the best price. The **ATTACHED FLYER** provides additional information.

LOW-COST PRESCRIPTIONS - SmithRx has partnered with Marc Cuban Cost Plus Drugs to expand access to more affordable prescription drugs. Learn more about the program [HERE](#).

DIABETIC RESOURCES - SmithRx has partnered with Lilly Medical to bring members with diabetes lower cost insulin. To find out more click [HERE](#). OneTouch brand is a preferred vendor of SmithRx and offers their OneTouch meter to you at no charge. To order a meter click [HERE](#).

CONNECT PROGRAMS - SmithRx Connect identifies alternative sources for high-cost specialty and brand medications to be covered at **little to no cost for you**. If you are taking a medication that qualifies for a Connect Program, you will receive a communication from a member of the Connect Team. A Connect Specialist will assist with the process in enrolling in an eligible Patient Assistance Program (PAP), acquiring a Copay Card direct from the pharmaceutical manufacturer, or sourcing your script internationally. **It is important that you engage with the Connect Team and provide them the information they request for a timely process.**

- SMITHRX CONNECT ACCESS PROGRAM (Copay Card)
- SMITHRX CONNECT ACCESS PLUS (PAP)
- SMITHRX CONNECT PROGRAMS OVERVIEW



Why FSA?

What are the benefits of an HRPro FSA?

Tax Breaks!

With an HRPro FSA, you can save on a wide variety of everyday medical, dental, vision and other expenses. It's a **TAX BREAK** that is simple to use. Your contributions to your FSA are taken out **BEFORE** taxes and that's how you save – you do not pay taxes on your FSA contributions!

An employee making \$40K salary, with a \$2,000 contribution and 30% tax rate can have a **net savings of almost \$600 per year!**

Funds on Day 1!

One of the best perks of an FSA is that your funds are available at the start of the plan year. That means, if you have expenses at the start of the year, you don't have to wait until all contributions have been made to use your funds. You can use FSA immediately to help cover costs.

You can also use your funds to cover the costs of your spouse, dependents and adult children (through the age of 26).

Discounts!

HRPro offers discounts through FSASore and HealthShopper. [Click here for Additional Info](#)

Managing your accounts couldn't be easier!

Our **O.N.E.source** system allows you to access all your reimbursement account information across multiple platforms.



Employee and employer portals, mobile app access



Mobile app allows claim submission, check balances and FSA/HSA eligibility with a simple scan!



Stackable debit card means 1 card for all reimbursement accounts!

Free Diagnostic Imaging at Your Fingertips

The Diocese of Allentown offers Diagnostic Imaging to employees and their families enrolled in our benefits at **NO COST at 4 locations in PA.**

Rezolut Imaging Services offers the following services:



MRI & Open MRI



CT



X-Ray



**Ultrasound & Breast
Ultrasound**



3D Mammography



DEXA

Prescription Required

IT'S SIMPLE, HERE'S HOW IT WORKS

1. If one of these services are needed, tell your doctor you are getting your imaging done outside of the hospital system and that you need a script/prescription to take with you.
2. Once you have the script/prescription, contact Equinox Benefits at 610.366.3777 or info@equinoxbenefits.com to start scheduling.
3. Your desired location will contact you to schedule the appointment. They can schedule you within 24 hours, if needed.
4. When arriving for your appointment, **DO NOT** give them your insurance card. You pay nothing!
5. After the scanning, they will give you the results or send them to your doctor.
6. **The Diocese** will get the bill and pay it. You or your insurance will not be charged.



7450 Tilghman Street, Suite 125
Allentown, PA 18106



101 S Church St, Hazleton, PA 18201



48 Tunnel Road, Suite 102
Pottsville, PA 17901



517 Pierce Street, Kingston PA 18704

New for 2024 - \$0 Surgery available



OAA Orthopaedic Specialists
250 Cetronia Rd Suite A,
Allentown, PA 18104
[\(610\) 973-6200](tel:(610)973-6200)

Sample of OAA Services Available: Physical Therapy, ACL Repair, Arthritis, Bunions, Carpal Tunnel, Cataracts and other eye issues, Chronic Back Pain, Plantar Fasciitis, Hernias, Spine Injuries, Sinusitis, Total Hip Replacement, Total Knee Replacement, Total Shoulder Replacement, Orthopedic Injuries, Osteoporosis.



OAA Mission and Vision:

At OAA Orthopaedic Specialists, our mission is to provide comprehensive orthopedic care to individuals of all ages, using a physician-led approach that is dedicated to convenience, cost effectiveness, quality, and passion, with the common goal of improving our patients' lives.

OAA Orthopaedic Specialists' vision is to be the region's first choice in orthopedic care and to provide the ideal environment that allows our patients, our physicians, and our employees to thrive.



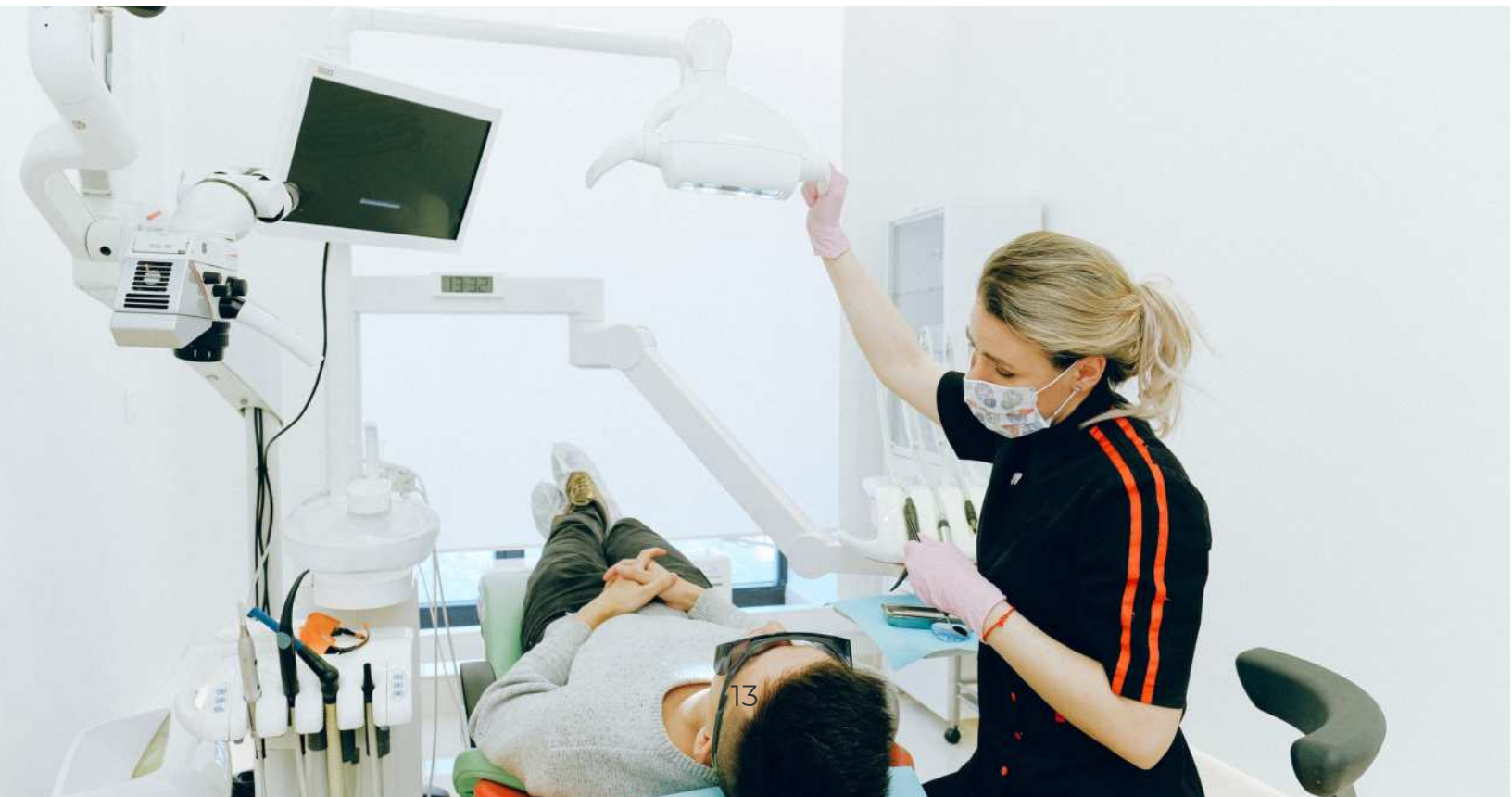
DENTAL BENEFITS



Effective Dates: January 1, 2024 - December 31, 2024

Plan Name	MetLife Dental PPO
Calendar Year Deductible	
Individual Deductible	\$0
Family Limit	\$0
Waived For	Diagnostic & Preventive Services
CHARGES COVERED FOR YOU (co-insurance)	
Diagnostic Services	100%
Preventive Care	100%
Basic Care	80%
Maior Care	50%
Orthodontia (up to age 19)	50%
Lifetime Orthodontia Maximum	\$1000
Annual Maximum Benefit	\$1500

Tap or click the chart to see the full benefit summary.





VISION BENEFITS



Effective Dates: January 1, 2024 - December 31, 2024

The Diocese of Allentown is pleased to offer to you, **voluntary vision insurance**. Please note that these benefits are 100% employee paid:

Plan Name	EyeMed (Insight Network)
Copay	BENEFIT IN NETWORK/OUT-OF-NETWORK
Exams	Every 12 Months
Copay	\$10
Lenses	Every 12 Months
Cost	\$25
Frames*	Every 12 months
Cost	\$150 (*up to \$200 at a PLUS Provider)
Contact Lenses *	Every 12 Months
Cost	up to \$150

*Retail Credit of \$150 can be used for Frames and Contracts ONLY if Contact benefit is used first.

Tap or click the chart to see the full benefit summary.

VOLUNTARY BENEFITS



The Diocese of Allentown is pleased to offer to you the following voluntary benefits to employees. Please note that these Voluntary benefits are 100% employee paid:

Click each box to see the full benefit summary. Click the underlined words to watch a video about each benefit.

Voluntary Term Life Insurance

If something unexpected happens, your family will be relieved you have [Life Insurance](#). This coverage can help your family pay for key necessities like your mortgage, utilities and college bills if you're no longer around to earn a paycheck. It's valuable protection that offers a wide range of coverage options. **Voluntary Term Life Insurance** benefit is a maximum of \$500,000.

***Evidence of insurability will be required for all newly elected coverage.** [Click Here](#) for EOI Form

Voluntary Short-Term Disability Insurance

Whether it's a pregnancy or an unexpected illness or accident, [Disability Insurance](#) can help you be better financially prepared. It replaces a portion of your income if you can't work due to sickness, pregnancy or accidental injury.

Voluntary Accident Insurance

Accidents happen frequently and can be very costly. Even the best medical plans may leave you with additional out-of-pocket expenses when dealing with the unexpected. [Accident Insurance](#) can help you be better prepared. There are over 150 covered events that could trigger benefits, including injuries, hospitalization, medical services and treatments.

Whole Life Insurance with Mass Mutual

Whole Life insurance is a new benefit to help provide additional life insurance that you can keep into retirement. It's easy to apply for, Guaranteed Issue coverage. No medical exam required – just answer a few simple questions. Premiums will not increase regardless of age or health history. This coverage is permanent and portable, and will stay with you for your whole life (as long as your premiums are paid).

NOTE: You must purchase voluntary life insurance for yourself in order to select spouse or child life insurance. The rates for Voluntary Life insurance will vary by age. Within the enrollment website, these rates are represented.

***Evidence of insurability will be required for all newly elected coverage.** [Click Here](#) for EOI Form

Voluntary Critical Illness Insurance

You can help protect your family and your budget from the financial impact of a critical illness with [Critical Illness Insurance](#). Coverage includes conditions such as heart attack, cancer, or stroke. You'll get a lump-sum payment directly to you to use in any way you see fit, whether it's for everyday living expenses or out-of-pocket medical costs like copays and deductibles.

Long-Term Disability Insurance

Accidents or illness can sometimes cause a long-term inability to work. [Long-term disability insurance](#) can help you be better financially prepared. It replaces a portion of your income if you can't work for a long time. ***This is an Employer Paid Benefit**

Voluntary Hospital Indemnity

Hospital visits and stays are costly and often unexpected. If you are out of work, you may have trouble meeting essential household expenses such as your mortgage and car payments, on top of any medical expenses that you need to cover like deductibles, copays and out-of-network care or treatments. But with [Hospital Indemnity Insurance](#), you receive a lump-sum payment to use how you see fit, including to help cover costs that result from a hospitalization.

401(k) SAVINGS PLAN



401(k) Savings Plan

Contact: Northeast Financial Group

nefginc.com

570-688-9898

nefg@nefg.com

This plan is a great way to help you get ready now for the future you want and make a difference for your financial wellness.

Employee Contributions

After choosing to enroll, you may contribute a specific dollar amount or a percentage of your wages.

Vesting

Although Employer Non-Elective and Matching Accounts have not been utilized in the past, vesting provisions may apply if future contributions are made on your behalf. The vested percentage of your account attributable to Employee Deferrals and Rollover contributions are always 100% vested.

- [Click Here for the 401k Diocese Plan Overview](#)

- [Click Here for a 401k video](#)



ADDITIONAL RESOURCES



Tap or Click each Bullet for More Information

Capital BlueCross Resources & Value-Adds

- Capital BlueCross Preventive Care Schedule 2024
- 24/7 Nurse Line
- Case Management
- Oncology Case Management
- Fitness Your Way - Blue 365
- Capital BlueCross Loop
- Prediabetes and Diabetes Information
- Find MyCare- find doctors in your network easier
- Virtual Care Information
- Find an Independent Lab
- Local Independent Labs
- Local Independent Imaging Centers
- Capital BlueCross Summary of Benefits & Coverage

Member ID Cards

To print your Capital BlueCross Member Id card, visit www.capbluecross.com and log in, or register for an online account.

MetLife Resources

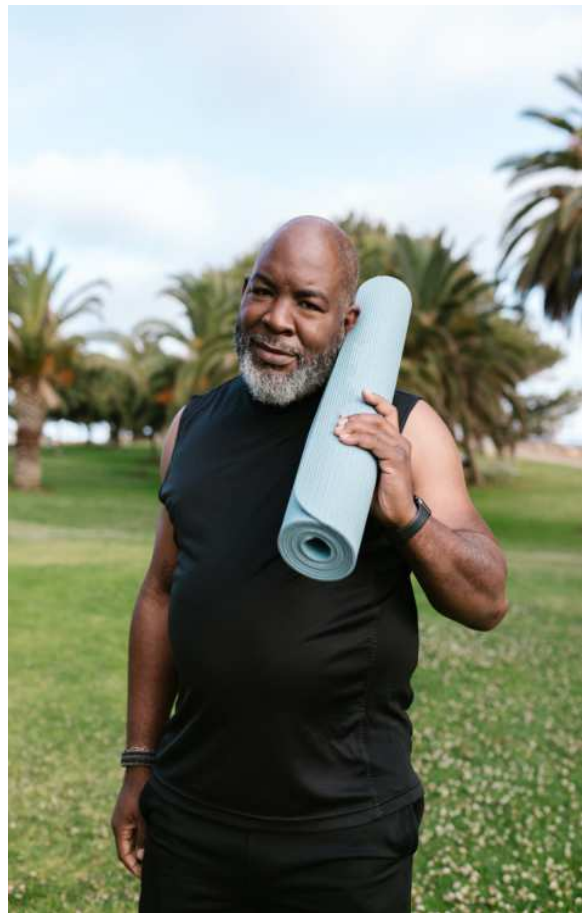
- Benefits Registration

Required Notices

- Required Notices Document
- Notice of Exchange

Eye Med Resources

- EyeMed Benefit Summary
- Find a Provider Link
- Provider Listing





www.equinoxbenefits.com

info@equinoxbenefits.com

610.366.3777