

**DIOCESE OF ST. PETERSBURG** 

Pastoral Center

TO: All Pastors, Principals and Business Managers
FROM: Joe Loeber, Executive Director Human Resources
SUBJECT: Open Enrollment for January 1, 2022
DATE: October 21, 2021



Good Day,

The open Enrollment Portal will be up and running on <u>November 2, 2021</u>. We are asking that all benefits eligible employees go into the system and confirm choices or make changes. We strongly recommend that you verify that all contact info and <u>beneficiary info</u> is up to date. Also print out your benefits confirmation statement and verify that all coverages are what you want. As in the past, you access this by logging on to your Employee Self Serve (ESS) portal in Paylocity. The 2022 Benefits booklet will be available shortly on the Paylocity Employee Self Serve (ESS) Portal.

Please forward this information to the benefits eligible employees in your location. The portal will be open for enrollment and changes through **November 17, 2021.** A few things to keep in mind:

- Once the portal closes you will not be able to make any changes.
- The Health Plan benefits have not changed for 2022.
- See the attached for a listing of the premium changes that are being made to the POS plan. There will be <u>no changes</u> to employee premiums for the HDHP plan. However, we negotiated a decrease in the cost of many expensive drugs so there will be a decrease in the cost of prescriptions for many members next year.
- If no action is taken during enrollment current selections will remain in place except for FSA and HSA deductions.
  - For <u>FSA</u> plans:
    - Employees <u>must enroll each year</u>, per tax regulations, if they want to continue contributing
    - There is no employer contribution to FSA plans
  - For <u>HSA</u> plans:
    - It is not necessary to make contributions to the HSA plan to receive the employer contribution, but <u>you must have opened an HSA bank account to receive the employer</u> <u>contribution</u>
    - You must update your HSA deductions each year so be sure you have input the correct deduction amount.
- <u>Employer</u> premiums will continue to be revised on July 1 of each year. Increased employer premiums effective July 1, 2022 will be published with budget guidance
- There is still a <u>\$0 premium</u> for employee only coverage on the High Deductible Health Plan (HDHP)
- Your employer will once again contribute \$350 (individual only), or \$700 (with dependents) to HSA accounts of all employees enrolled in the HDHP plan who have an HSA bank account. This will happen in January 2022. The goal is to have that processed in conjunction with the first payroll that occurs after January 1, 2022.

## **Open Enrollment Info**

Due to COVID 19 we will be scheduling virtual meetings. We are providing a few options for you to get benefits information online and safely from the comfort of your home. Below is info on the enrollment meetings. **Enrollment dates - November 2, 2021 through November 17, 2021**. There will be an opportunity for you to ask questions during these meetings. To attend one of these meetings please go to the dates below and follow the instructions for the date you select:

## Tue, Nov 2, 2021 10:00 AM - 11:00 AM (EDT) Please join my meeting from your computer, tablet or smartphone. https://global.gotomeeting.com/join/223581101

New to GoToMeeting? Get the app now and be ready when your first meeting starts: <u>https://global.gotomeeting.com/install/223581101</u>

You can also dial in using your phone. <u>+1 (872) 240-3311</u>; Access Code: 223-581-101

Wed, Nov 3, 2021 7:00 PM - 8:00 PM (EDT) Please join my meeting from your computer, tablet or smartphone. <u>https://global.gotomeeting.com/join/561810149</u>

New to GoToMeeting? Get the app now and be ready when your first meeting starts: <u>https://global.gotomeeting.com/install/561810149</u>

You can also dial in using your phone. <u>+1 (408) 650-3123</u>; Access Code: 561-810-149

Tue, Nov 9, 2021 7:00 PM - 8:00 PM (EST) Please join my meeting from your computer, tablet or smartphone. <u>https://global.gotomeeting.com/join/133308037</u>

New to GoToMeeting? Get the app now and be ready when your first meeting starts: <u>https://global.gotomeeting.com/install/133308037</u>

You can also dial in using your phone. <u>+1 (872) 240-3311</u>; Access Code: 133-308-037

A recorded version of a live meeting will be available at the following link: <u>www.dosp.org/humanresources/benefits/</u> after Friday November 5, 2020. If you prefer you can also type: <u>www.dosp.org/humanresources/benefits/</u> into your browser.

## Health Plans and Rates 2022

Benefit Outline	POS Plan	High Deductible Plan (HDHP)	
benem Ouline		Individual	Indiv. + Dependents
Carrier	Meritain	Meritain	Meritain
Network	Aetna Choice	Aetna Choice	Aetna Choice
Annual HSA Contribution - Hired by June 30	\$0	\$350	\$700
Annual HSA Contribution - Hired after June 30	\$0	\$175	\$350
Deductible (Individual / Family) *	\$1,250/\$2,500	\$1,400 *	\$2,800 *
Non-network Deductible (Individual / Family) *	\$2,500 / \$5,000	\$2,800 *	\$5,400 *
Out-of-Pocket Maximum (Individual / Family) **	\$4,000 / \$8,000	\$3,500 **	\$7,000 **
Non-network OOP Max (Individual / Family) **	\$8,000/\$16,000	\$7,000 **	\$14,000 **
Prescription OOP Max (Individual / Family)	Included w/ medical	Included w/ medical	Included w/ medical
Coinsurance (In/Out)	70% / 40%	70% / 40%	70% / 40%
Wellness / Preventive Care	Covered 100%	Covered 100%	Covered 100%
Primary Care Office Visit	\$40 copay	70% after deductible	70% after deductible
Specialist Office Visit	\$90 copay	70% after deductible	70% after deductible
Walk-In / Urgent Care Visit	\$200 copay	70% after deductible	70% after deductible
Emergency Room	\$300 copay then 70% after deductible	70% after deductible	70% after deductible
Outpatient Lab / X-Ray	Covered 100%	70% after deductible	70% after deductible
Complex Imaging (MRI, CAT, PET, et.al.)	70% after deductible	70% after deductible	70% after deductible
Outpatient Surgical Facility	70% after deductible	70% after deductible	70% after deductible
Inpatient Hospital Facility	\$300 copay then	70% after deductible	70% after deductible
	70% after deductible		
Retail Prescription Drug Copays	\$10 / \$60 / \$120	70% after deductible	70% after deductible
Mail Order Prescription Drug Copays	2x retail copay	70% after deductible	70% after deductible
Specialty Prescription Drugs	70% Co-insurance up to Max OOP	70% after deductible	70% after deductible

2022	POS Monthly	HDHP Monthly
	Rates	Rates
Employee Only	\$108.00	-0-
Employee Plus Spouse	\$722.00	\$521.00
Employee Plus Child(ren)	\$511.00	\$376.00
Employee Plus Spouse & Child(ren)	\$919.00	\$681.00

HSA contributions will be \$3,650 for self-only and \$7,300 for coverage with 1 or more tals include the Employer contribution.

irement for High Deductible Plans by having an Individual Deductible of at least \$1,400 at least \$2,800. Therefore, members are permitted to have an HSA (Health Savings URRENTLY HAVE AN FSA ACCOUNT. \* The individual deductible will only be available Family Coverage will only have a Family Deductible. \*\* The individual Maximum Out Of le with Employee Coverage; Family Coverage will only have a Family Maximum Out Of