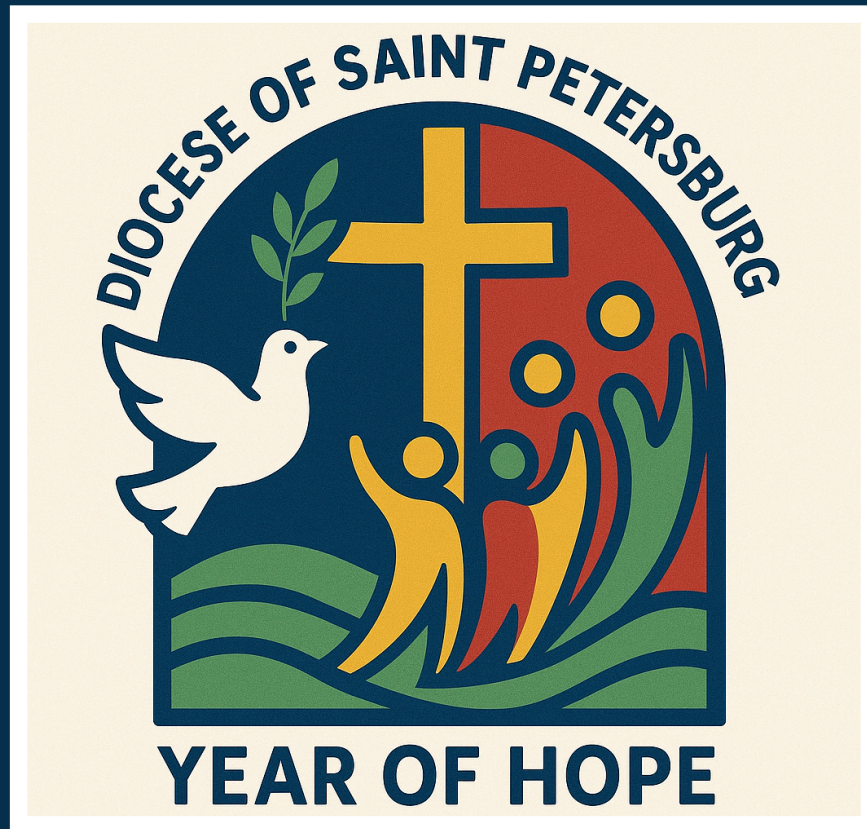




ROMAN CATHOLIC DIOCESE OF  
SAINT PETERSBURG

COURAGEOUSLY  
*Living the Gospel*



# RELIGIOUS / LAITY

## NEW HIRE

### 2026

Employee Benefits and Enrollment Guide



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# Welcome

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At the Diocese of Saint Petersburg, we believe that you, our co-workers, are our most important blessing. Helping you and your families achieve and maintain good health – physical, emotional and financial – is the reason that the Diocese of Saint Petersburg offers you this benefits program. We are providing you with this overview to help you understand the benefits that are available to you and how to best use them. A list of plan contacts is provided in the booklet. For more detailed information, please refer to the benefits resources located on the Diocesan website at: <https://www.dosp.org/humanresources/benefits/>

## Benefits Guide Overview

This guide provides a general overview of your benefit choices to help you select the coverage that is right for you. Be sure to make choices that work to your best advantage. Of course with choice, comes responsibility, and planning is recommended. Please take time to read about and understand the benefit plans thoroughly, and enroll on time. Included in this guide are summary explanations of the benefits and costs as well as contact information for each provider.

It is important to remember that only those benefit programs for which you are eligible and have enrolled in apply to you. We encourage you to review each section and to discuss your benefits with your family members. Be sure to pay close attention to applicable co-payments and deductibles, how to file claims, pre-authorization requirements, networks, and services that may be limited or not covered (exclusions).

## Benefits Eligibility

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### Eligible Co-Workers:

Benefit Eligible co-workers are provided an opportunity to participate in the Diocese of Saint Petersburg Employee Benefits Program after satisfying the new hire waiting period and annually during Open Enrollment.

### Eligible Dependents:

When you enroll in benefits, you may also enroll your dependents in some of the benefits. In general, eligible dependents include your spouse and children up to age 26 (coverage ends the end of the month they turn 26). Children include natural, adopted, step-children, and children obtained through court-appointed legal guardianship.

If your child has a disability, coverage may continue beyond age 26 once proof of the ongoing disability is provided and approved by the carrier.

### Spouse Eligibility:

If your spouse is eligible for other coverage through his / her employer, **they are not eligible for coverage** under the Diocese of Saint Petersburg Employee Benefits Program.

### When Coverage Begins:

Full-Time co-workers working 30 hours per week or more are eligible for benefits the 1st of the month following 30 days of employment.

All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a Qualifying Life Event (See Page 5 for more details).

This guide **only highlights** your benefits and is not intended to cover all provisions of all plans but rather is a quick reference to help answer most of your questions. Official plan and insurance documents actually govern your rights and benefits under each plan. It is your responsibility to request plan documents. The Diocese reserves the right, in its sole and absolute discretion, to amend, modify or terminate, in whole or in part, any or all the provisions of the benefit plans that they sponsor.

# Enrolling in Benefits

We have two options for you to enroll in your benefit plans - Guided Enrollment or Self Service.

We strongly encourage you to take advantage of our Guided Enrollment option, which provides you with free access to a personal enrollment counselor to review your plans, costs, and assist with entering the enrollment information in Paylocity. **You are eligible to enroll in your benefits following your first day of work.**

## **OPTION 1: GUIDED ENROLLMENT** *RECOMMENDED OPTION*

Our recommended method for your enrollment is for you to set an appointment with a dedicated enrollment specialist at Velocity.

You set a time that works for you during the day or in the evening.

Your Velocity enrollment specialist will review your options and enter your selections for you in Paylocity—No need for you to remember your user name and password!


Click the QR code below or go to the website:

**<https://VelocityBenefits.as.me/NEW-HIRES>**



## **OPTION 2: SELF SERVICE ENROLLMENT**

If you prefer to enroll on your own, you will do so at **[www.Paylocity.com](http://www.Paylocity.com)**.

- Sign in using your DOSP ID (12xxx).
  - Enter your username and your password (if you are missing any of the information needed to log in, please reach out to the payroll administrator at your entity).
  - Near the top left of the page, click on “HR & Payroll”.
  - From the menu that slides out from the left please click on the last option, Bswift Benefits.
-  **Bswift Benefits**
- You will be brought to a welcome screen, then follow the prompts.

# Changing Your Benefit Elections

Benefit elections made during your new hire election period cannot be changed until the next annual Open Enrollment period. The only exception is if you experience an IRS Recognized Qualifying Life Event. A Qualifying Life Event allows you to make a change to your benefit elections within 30 days (or 60 days in certain circumstances as described below\*).

Some examples of Qualifying Life Events include, but are not limited to:

### **Change In Family Status**

- Marriage
- Divorce
- Birth or adoption of child
- Dependent no longer meets eligibility rules

### **Change In Cost or Coverage**

- Addition or elimination of benefit options
- Relocation in or out of plan’s service area
- Spouse’s employment begins or ends
- Plan covering a spouse or dependent holds an annual enrollment at a different time than the plan covering the co-worker
- Medicare Eligibility (60 day special enrollment)
- Medicaid Eligibility (60 day special enrollment)

**\* If you experience an IRS Recognized Qualifying Life Event, you must notify Human Resources within 30 or 60 days of the event (as noted above) to make changes to your benefit elections.**

# HDHP with HSA

You have two plan options for your health care coverage through The Diocese, the High Deductible Plan and the POS Plan. The POS Plan is discussed on page 8. Both Plans use the Choice POS II Network. **Click here** for a side by side comparison of both plans.

High Deductible Plan	In-Network	Out-of-Network
<b>Annual Deductible</b> (you pay for medical services first) Individual / Family Maximum *	\$1,700 / * \$3,400	\$3,400 / * \$6,800
<b>Coinsurance</b> (your share of the costs after your Annual Deductible is met)	30%	60%
<b>Out of Pocket Maximum</b> (the amounts you paid for your Annual Deductible and Coinsurance, accumulated for the year) Individual / Family Maximum *	\$4,250 / * \$8,500	\$8,500 / * \$17,000
<b>Samples of Covered Services</b>		
<b>Office Visits</b>	30% After Deductible	60% After Deductible
<b>Preventive Services</b>	No Charge	No Charge
<b>Lab, X-ray, Complex Radiology</b>	30% After Deductible	60% After Deductible
<b>In Patient, Out Patient, Urgent Care Facilities</b>	30% After Deductible	60% After Deductible
<b>Emergency Room</b>	30% After Deductible	30% After Deductible
<b>Prescription Coverage:</b> <b>Retail and Mail Order</b> <b>Specialty Medications</b>	30% After Deductible 30%, up to \$350 per month (after Deductible is met)	Not Covered
* <b>Aggregate:</b> For co-workers covering family members, the entire family deductible and out of pocket maximum apply to the family as one “unit”. It may be satisfied by one family member or a combination of family members.		

<i>High Deductible Plan Payroll Deductions - (Monthly)</i>	
Employee	\$0.00
Employee & Spouse	\$521.00
Employee & Child(ren)	\$376.00
Employee & Family	\$681.00

## Health Savings Account (HSA)

The Diocese has partnered with Fidelity for our Health Savings Account (HSA) management. This employee owned bank account used to pay for eligible medical expenses. Funds can be deposited via pre-tax payroll deductions and are used tax free.



You will receive a debit card to use to pay for eligible expenses at the time of service.

**Click Here** to learn more about the Health Savings Account.

In order to open a Health Savings Account you must enroll in The Diocese High Deductible Plan and:

- You are not enrolled in another medical plan or Medicare
- You are not a dependent on someone else's tax return
- You are not enrolled in a general purpose Health Care Flexible Spending Account (FSA)

### **2026 Annual IRS Contribution Limits \***

- Individual: \$4,400
- Family: \$8,750

If you are age 55 or older, you can contribute an additional \$1,000.

**\* The annual IRS limits include The Diocesan and your contributions.**

**The Diocese will contribute funds to your HSA based on this schedule:**

<b>Enrollment Date into Plan</b>	<b>Individual Enrollment</b>	<b>Family Enrollment</b>
Jan 1 - June 30	\$750	\$1,500
July 1 - Dec 31	\$375	\$750

**If you are eligible, you must open the HSA in order to receive the Diocesan contribution. You are not required to contribute your own money to receive the Diocesan contributions.**

**HSA participants are responsible for annually reporting HSA contributions and distributions to the IRS as an attachment to their IRS Form 1040. If there is an audit of your tax return, to avoid a penalty, you will need to substantiate the expenses were qualified by producing receipts or an Explanation of Benefits (EOB).**



# POS Plan with FSA Option

The POS Plan is the other health plan option through The Diocese. Both Plans use the Choice POS II Network. **Click here** for a side by side comparison of both plans.

POS Plan	In-Network	Out-of-Network
<b>Annual Deductible</b> (you pay for medical services when there is no copay) <b>Individual / Family</b>	\$1,500 / \$3,000	\$2,500 / \$5,000
<b>Coinsurance</b> (you share with the plan to pay costs after your Annual Deductible is met)	30%	60%
<b>Out of Pocket Maximum</b> (the amounts you paid for your Copays, Annual Deductible and Coinsurance, accumulated for the year) <b>Individual / Family</b>	\$4,250 / \$8,500	\$8,500 / \$17,000
<b>Samples of Covered Services</b>		
<b>Office Visits</b> Primary Care / Specialist / Urgent Care	\$40 Copay / \$90 Copay / \$100 Copay	60% After Deductible
Preventive Services	No Charge	No Charge
Lab & Xray	No Charge	60% After Deductible
In Patient Hospital	\$300 Copay + Deductible, then 30%	\$1,000 Copay + Deductible, then 60%
Out Patient Services	30% After Deductible	60% After Deductible
Emergency Room	\$300 Copay + Deductible, then 30%	\$300 Copay + Deductible, then 30%
<b>Prescriptions</b> Tiers 1 / 2 / 3 (Retail 30 Day supply) (Mail Order: 2x Copay for 90 Day supply)	Copays: \$10 / \$60 / \$120	Not Covered
Specialty Medications	30%, up to \$350 Copay per month	Not Covered

## Healthcare Flexible Spending Account (FSA)

A Healthcare Flexible Spending Account is a great way to help you save money on certain Health Care costs. A portion of your pay can be set aside pre-tax to save on medical, prescriptions, dental and vision expenses.

- ♦ **If you are enrolled in the High Deductible Plan and contribute to the HSA you cannot contribute to this Healthcare FSA.**
- ♦ Funds used to pay eligible medical, Rx, dental and vision out of pocket expenses.
- ♦ Receive a debit card that is preloaded with your annual elected amount.
- ♦ Maximum contribution in 2026 is **\$3,400**.
- ♦ Maximum carryover amount for 2026 is **\$680**. Any amounts left in your account over \$680 will be lost.
- ♦ **You must enroll each year to participate.**

<b>POS Plan Payroll Deductions - (Monthly)</b>	
Employee	\$111.00
Employee & Spouse	\$744.00
Employee & Child(ren)	\$526.00
Employee & Family	\$947.00



**Note: If you terminate your employment with DOSP anytime during the 2026 Plan Year, you are able to submit eligible claims for reimbursement through 3/31/2027. However, your eligible claims must be for services received on or prior to your employment termination date.**



# Dental Plans - Guardian

You have two PPO dental plans to choose from, which allow you to visit the dentist of your choice whether in or out of network. However, staying in network will result in the lowest out of pocket costs.



Group # 063866

Go to [www.Guardianlife.com](http://www.Guardianlife.com) – Click on Find a Provider – look for providers in the **DentalGuard Preferred** network.

Most of the benefits are the same for both plans, however, the Buy-Up plan covers orthodontia for children up to the age of 19 and the Buy-Up plan has a higher annual benefit maximum. **Click Here** for more details about the Maximum Rollover provisions.

	Base Plan		Buy-Up Plan	
	In-Network	Out-of-Network *	In-Network	Out-of-Network *
Annual Deductible - Waived for Preventive Services				
Individual	\$125		\$125	
Family Maximum	Up to \$375		Up to \$375	
Annual Benefit Maximum				
Per Person	\$2,000 (plus Max Rollover if applicable)		\$3,000 (plus Max Rollover if applicable)	
Benefits	Member Responsibility			
Preventive Services Exams (2 per 12 months) Cleanings (2 per 12 months) X-Rays	0%	0% *	0%	0% *
Basic Services Fillings Root Canals Periodontics Extractions	20% After Deductible	20% After Deductible *	20% After Deductible	20% After Deductible *
Major Services Crowns Bridges Implants Dentures	20% After Deductible	20% After Deductible *	20% After Deductible	20% After Deductible *
Orthodontia For Children Only (under age 19) Lifetime Maximum Benefit	Not Covered		50%	50%
Late Entrant Wait Period				
Basic Services	6 Months			
Major Services	12 Months			

\*Out of Network dentists may balance bill for charges over reasonable & customary.

<b>Dental Plans Payroll Deductions - (Monthly)</b>		
	Base Plan	Buy-Up Plan
Employee	\$0.00	\$9.33
Employee & Spouse	\$29.94	\$49.09
Employee & Child(ren)	\$19.90	\$56.50
Employee & Family	\$38.04	\$84.62

## Early Smiles

In-Network dental benefits for your children age 12 and younger include Preventive, Basic and Major services at 100%, no deductible applies.

To avoid unexpected out of pocket costs for major dental procedures we highly recommend you ask your dentist for a pre-treatment estimate so you will be aware of your financial responsibility before having the procedures done.

# Vision Plan - Guardian

The Diocese offers a vision plan through Guardian with the VSP Choice Network.



Group # 063866

This vision plan provides coverage both In-Network and Out-of-Network. Keep your out of pocket costs lower by using In-Network providers.

Register at VSP.com to find In-Network providers in the **VSP Choice Network**.

	<i>In-Network</i>	<i>Out-of-Network Reimbursement</i>
Exam	\$10 Copay	Up to \$59
<b>Lenses</b>		
Single		Up to \$30
Bifocal	\$25 Copay	Up to \$50
Trifocal		Up to \$65
<b>Frames</b>		
Frames	\$130 Allowance	
Frames at Costco, Walmart and Sam's Club	\$70 Allowance	Up to \$70
<b>Contact Lenses (in lieu of eyeglasses)</b>		
Fitting and Evaluation	Up to \$60 Copay	None
Elective contact lenses	\$200 Allowance	Up to \$120
<b>Frequency of Benefits</b>		
Exam	Once Every Calendar Year	
Lenses/Contacts	Once Every Calendar Year	
Frames	Once Every Two Calendar Years	

Discounts at In-Network providers are available for Laser Vision Correction. **Receive a 20% discount off retail price for additional pairs of glasses.** See plan documents for more details.



<b>Vision Payroll Deductions - (Monthly)</b>	
Employee	\$0.00
Employee & Spouse	\$6.59
Employee & Child(ren)	\$3.85
Employee & Family	\$8.35

# Diocesan Paid Benefits



## Basic Life and Accidental Death & Dismemberment Insurance

The Diocese pays for a benefit equal to 1 times (1x) your annual salary up to \$150,000 for you. Please note that the benefit reduces by 35% at age 70.

It is important to keep your beneficiary designations up to date. Your beneficiary is the person you assign to receive the benefit in the event of your death.



Group # 561322

## Short-Term Disability Plan

The Diocese of Saint Petersburg pays for this benefit that provides you with income protection if you become disabled and cannot work for a short period of time.

The benefit is 60% of you weekly salary, up to \$1,250 per week.

Benefits begin to be paid after you have been disabled for 14 days, and can continue up to 13 weeks.

## Long-Term Disability Plan

If you become disabled and cannot work for a long period of time, this plan provided to you by the Diocese of Saint Petersburg pays a monthly benefit to you. \*

The benefit is 60% of your monthly salary, up to \$5,000 per month.

Benefits begin to be paid after you have been disabled for 90 days, and can continue to be paid until your Social Security Normal Retirement Age.

**\* Note:** Guardian will not pay a long-term disability benefit during the first 12 months of your coverage if your disability was caused by a Pre-Existing Condition.

A Pre-Existing Condition is any injury or sickness for which you incurred expenses, received medical treatment, medical care or took medication or for which a reasonable person would have consulted a Physician within 3 months prior to the date your coverage began.

## Parental Leave: Forming the Family in the Faith

The Diocese of St. Petersburg values God's gift of life, the sacred role of family, and the call of parents to nurture the Domestic Church by providing up to **eight (8) weeks of paid parental leave** to eligible married employees following the **birth or adoption of a child**.

Please contact the Human Resources Office for more details.

## Employee Assistance Program

We can all use help once in a while. Balancing work and personal demands can be challenging, especially when it comes to mental health concerns, child care, financial and legal issues, elder care, stress, and more.



Your Employee Assistance Program (EAP) provides tools and resources for you and your dependents to help you handle concerns constructively, before they become serious issues.

For help or if you have questions, please contact the counselors through the Guidance Resources program. Depending on your need, you may be eligible for up to 6 face-to-face or virtual confidential sessions with a trained, board certified professional.



**24/7 Live Assistance:**  
Call: (855) 239.0743  
TRS: Dial 711



Online: [guidanceresources.com](https://guidanceresources.com)  
App: GuidanceNow<sup>SM</sup>  
Web ID: Guardian

# Co-worker Paid Benefits

## Voluntary Supplemental Life and AD&D Insurance

You can purchase supplemental life and AD&D insurance through payroll deductions for yourself and your dependents. In order to elect coverage for your dependent spouse and/or child(ren), you must elect supplemental coverage for yourself. Your rates vary depending on your age and benefit amount and your spouse premium is based on your age. Coverage is portable if you leave the Diocese.



	Employee	Spouse	Child(ren)
<b>Increments</b>	\$10,000	\$1,000	\$1,000
<b>Maximum</b>	\$500,000	50% of employee amount, to \$100,000 Maximum	14 days and older: \$10,000 (Infant benefit \$500)
<b>Guarantee Issue</b>	\$250,000	\$50,000	\$10,000

Notes: Child(ren) premium covers all eligible children with one premium.

### Important Note

- During your new hire election period, you and your spouse may enroll in supplemental life amounts up to the Guarantee Issue amount without answering medical questions on the Evidence of Insurability (EOI) form.
- For any amounts you elect over the Guarantee Issue amount, you will be required to submit EOI for underwriting review.
- If you do not enroll in supplemental life during your new hire election period, you may have an opportunity to elect coverage during the next Open Enrollment period. If that is the case, you may be required to complete the Evidence of Insurability (EOI) form, and that information will be provided to you at that time.

**Complete EOIs online by going to [www.guardiananytime.com/eoi](http://www.guardiananytime.com/eoi).**  
You will need to enter your group number: 561322

## MetLife Legal Plan

Cover the costs on a wide range of common legal issues with this MetLife Legal Plan. This MetLife Legal Plan gives you access to experienced attorneys to help with estate planning, home sales, tax audits, vehicle issues and more.



MetLife's service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself - MetLife makes it easy to get legal help.

## Norton LifeLock Benefit Solutions

Get help protecting your personal information and finances with the LifeLock Benefit Solution through Norton. You have two options to choose from.



When you enroll in this benefit, Norton will:

- \* Protect your identity by monitoring your personal information for possible identity theft and financial fraud.
- \* Protect you when you connect online by blocking threats before they can infect your devices.
- \* Assist you by providing you with US-based restoration specialists who personally handle your case if your identity is stolen.

# Co-worker Paid Benefits

## Voluntary Supplemental Plans



### Group Voluntary Accident Benefit



- Plan pays cash benefits to help you cover your out-of-pocket medical costs when you suffer an unexpected, off-the-job qualifying accident. You can also cover your dependents on the plan.
- Benefits include cash paid to you for things like emergency care, burns, lacerations, fractures, inpatient and outpatient hospital care, crutches and more. The plan also provides an accidental death and dismemberment benefit.
- **Wellness Benefit \$50 - one per year**

### Group Hospital Indemnity Benefit



- Plan pays cash benefits to help you cover your out-of-pocket medical costs due to a hospital stay. You can also cover your dependents on the plan.
- Benefits include cash paid to you for your admission into the hospital or the ICU, and payments per day (up to 30 days in the hospital).

### Group Voluntary Critical Illness with Cancer Benefit

This plan pays you a lump sum benefit if you are diagnosed with a covered critical illness such as Heart Attack, Stroke, Heart Transplant, Coronary Artery Bypass Surgery, Major Organ Transplant, Paralysis, End State Renal Failure, Alzheimer's Disease and Cancer. \*



- Choose your lump sum benefit of \$10,000, \$20,000, or \$30,000.
- Choose the lump sum benefit for your spouse of \$10,000, \$20,000 or \$30,000 (not more than your benefit amount).
- Choose the lump sum benefit for your child (to age 26) equal to 50% of your benefit.

### Wellness Benefit Available - \$50 per person, per year

**\* Pre-existing Condition Limitation:** Guardian will not pay a critical illness benefit during the first 12 months of your coverage if your claim was caused by a Pre-Existing Condition. A Pre-Existing Condition is any injury or sickness for which you incurred expenses, received medical treatment, medical care or took medication or for which a reasonable person would have consulted a Physician within 3 months prior to the date your coverage began.

### How to file a claim with Guardian - 3 Options:

- ◇ Register your member account on [Guardianlife.com](http://Guardianlife.com) to submit your claim securely.
- ◇ Call Customer Service at 800-541-7846 to submit your claim over the phone.
- ◇ Submit a paper form to the physical address or email address on the form.

## Co-worker Paid Benefits

**Regenexx** is an innovative treatment for **orthopedic injuries** that enhances your body's natural healing processes. The procedures provide a lower-risk, lower-cost, minimally invasive alternative for up to 70% of elective orthopedic surgeries and is covered as an in-network benefit on your health insurance plans.

### What types of conditions can Regenexx treat?

- Spine
- Hand/Wrist/Elbow
- Knee
- Shoulder
- Hip
- Ankle/Foot

### What out of pocket expenses can I expect with a Regenexx procedure?

Your cost for any recommended diagnostics or procedures will be a combination of copays, deductible costs, and coinsurance.

We encourage you to have your evaluation first to determine your specific treatment plan to accurately estimate your patient responsibility.

If you have any questions, please call the Regenexx team.

### Where can I get a Regenexx evaluation?

Regenexx is a nationwide best-practices provider network with the ability to offer patients the same standard of care at every location with specialty trained, board certified physicians with extensive specialty training in interventional orthobiologics, and an onsite orthobiologics lab at every Regenexx clinic (60+ locations).

### Want to learn more?

To find out more about your Regenexx benefit and whether Regenexx is an option for you, contact Regenexx Education Center at

[regenexxbenefits.com/dosp](https://regenexxbenefits.com/dosp) or call **727-361-9626**.



## Dependent Care Flexible Spending Account (DCA)

A Dependent Care Flexible Spending Account is a great way to help you save money on certain Dependent Care costs. A portion of your pay can be set aside pre-tax to save on daycare expenses.

- ♦ Funds can be used to pay for eligible child and elder daycare, day camp and after school expenses for dependent children up to age 13 and eligible elders in your household (see plan documents for more details).
- ♦ The maximum contribution in 2026 is **\$7,500** (if married filing jointly); \$3,750 (if married filing separately).
- ♦ You must submit manual claims through the Paylocity portal for reimbursement once you have accumulated funds in your account (you do not receive a debit card).
- ♦ This is a "use it or lose it" account. You must spend all of the funds you contributed or you will lose them.
- ♦ **You must enroll each year to participate.**

**Note:** If you terminate your employment with DOSP anytime during the 2026 Plan Year, you are able to submit eligible claims for reimbursement through 3/31/2027. However, your eligible claims must be for services received on or prior to your employment termination date.





# Know Your Benefits

## Coordinating Your Care & Maximizing Your Benefits



Help make sure you and your family obtain quality healthcare when and where you need it - Talk to a Quantum Health Care Coordinator and access your benefits information through the Quantum Health website and mobile app to ensure you and your covered dependents receive the right healthcare while avoiding unnecessary costs.

### Quantum Health Care Coordinators can help you:

- ♦ Find In-Network providers
- ♦ Obtain **Pre-certification** when required \*
- ♦ Coordinate care with all of your providers
- ♦ Review medical bills and obtain Explanation of Benefits
- ♦ Explain treatment plans proposed by your doctors
- ♦ Assist with Chronic Condition Management
- ♦ Find lower prices for prescriptions
- ♦ Get a replacement ID card

**MyDOSPBenefits.com**

**(844) 460-2787**

(Monday - Friday, 8:30am - 10:00pm ET)

Or, download the mobile app to live chat, talk to your Health Care Coordinator, access health coaching, and more!

### \* Pre-Certification is Easy:

Your provider will often handle your pre-certification, but as an active participant in your healthcare, you can call us to begin the process.

To Pre-Certify, please call Quantum Health and provide the information about the patient, the provider and the procedure. The Quantum Health Care Coordinators will help you with getting the care you need.

**It's important to remember that if you do not receive pre-certification prior to your procedure, you may be responsible for the full cost of the procedure.**



**Healthcare Bluebook**

- ♦ Use Healthcare Bluebook to shop for specific **in-network** facilities for certain inpatient and outpatient medical services for you and your dependents covered on the Diocese medical plans.
- ♦ If you and your dependents use a **Fair Price™ (green-rated) facility** through Healthcare Bluebook, you earn cash rewards. **Fair Price™** means the reasonable amount you should expect to pay for a medical procedure or service. It's calculated from a nationwide database of medical payment data and customized to your geographic area.
- ♦ Find a **Fair Price™ (green-rated) facility** before your procedure is scheduled, by searching the website or through the app (use mobile code MERITAIN).
- ♦ For eligible outpatient services, use a facility with a **green price ranking** to qualify for the reward.
- ♦ For eligible inpatient services, use a facility with a **green quality ranking and a green price ranking** to qualify for the maximum reward amount. Alternatively, use a facility with a green quality ranking and a yellow price ranking to qualify for a lesser reward amount. Samples of cash rewards you can earn:

MRI / CT	\$25 - \$100	Cataract Surgery	\$50 - \$100
X-ray	\$35	Mammogram	\$35
Colonoscopy	\$100 - \$130	Upper GI Endoscopy	\$100
Knee Replacement	\$350 - \$900	Shoulder Surgery	\$300 - \$800



# Know Your Benefits

## Prescription Plans and Resources

**Optum Rx** - use the website and app for fast, easy and secure ways to get the information you need to make the most of your pharmacy benefit.

If you already have an account, sign in using your username and password. Or, set up your online account at [OptumRx.com](https://OptumRx.com) or use the QR Code:



**Optum Rx**<sup>®</sup>

### Optum Rx digital tools:

- Use the Pharmacy locator tool to find the closest network pharmacy  
**Note: Walgreens is the preferred vendor for 90-day supply home delivery and maintenance medications.**
- Check drug prices and compare costs from different pharmacies and lower-cost alternatives
- Plan a 90-day supply home delivery order and track your delivery
- Sign up for automatic refills
- View claims and benefit information
- Sign up for paperless communications and pharmacy notifications



## More Prescription Resources:

- Discuss your medication options and get help with comparing costs with the Quantum Health Care Coordinators at [MyDOSPBenefits.com](https://MyDOSPBenefits.com) or (844) 460-2787.
- Try to use a generic drug first.
- Ask your doctor and pharmacy for samples and check to see if they have any discount coupons available.
- To fill a brand-name prescription without paying the cost difference, the prescribing physician must indicate “Medically Necessary” on the prescription.
- **GoodRx.com** website provides local cost comparisons and also links back to the manufacturers’ websites for discounts and coupons. Download the free mobile app or use the card at the pharmacy - use it for yourself and your entire family, including pets!
- **Walmart, Sam’s Club and Publix** pharmacies offer low cost medications. Many generic medications are available for less than \$10 copay.
- **Optum RX Diabetes Management Program** - Your prescription plan offers a no-cost program to help you manage your diabetes. If you are eligible, you are automatically enrolled and will receive a letter with details. One of the Optum Rx Certified Diabetes Care and Education Specialists (CDCES) will also call you to talk about the program and help with one-on-one support.

# Know Your Benefits

**NO COST!**

## Preventive Care

### Why Should I Use Preventive Care?

- ◆ Preventive Care costs you \$0 when you are enrolled in one of the Diocese health insurance plans.
- ◆ Can help you prevent serious health conditions by evaluating your health with yearly physical exams, health screenings, immunizations and treatment to help you maintain a healthy lifestyle.
- ◆ Contact your doctor today to schedule your preventive visit.

Suggested Services	Suggested Frequency	Recommended Age
<b>Physical Exam:</b>		
Blood Pressure Screening	At yearly exam	All adults
Body Mass (BMI) / Obesity	At yearly exam	All adults
Testicular and Skin Exams	At yearly exam	All adults
Cholesterol Screening	Every 5 years or more frequent if high risk	Begin Age 35, or earlier if risks present
Colorectal Cancer Screenings:	Flexible Sigmoidoscopy every 5-10 years	Ages 45-75, or older if recommended
	Colonoscopy every 10 years	More often if risk factors
	CT colonoscopy every 5 yrs or Stool DNA test each year	As recommended
Diabetes Screening/Type 2	Every 3 years or more frequent if risk factors	All adults
Mammogram	Every 1 to 2 Years	Women Ages 40 and older
Osteoporosis Screening	If risk factors are present	Ages 50-64
Prostate Cancer Screening	PSA at routine exam if recommended	Ages 50 and older
<b>Immunizations:</b>		
Flu Shot	Every year	All adults
COVID-19 Vaccine	As recommended by Dr.	All adults
Shingles (herpes zoster)	As recommended by Dr.	Age 50 and older
Varicella (Chickenpox)	2 doses if never had chickenpox	All adults with no record of having chickenpox
Tetus-diphtheria & acellular pertussis (Tdap) Vaccine; Tdap Booster	Have as one of the tetnus-diphtheria vaccines; every 10 years	All adults
Pneumococcal Conjugate (PCV13) & Pneumococcal Polysaccharide (PPSV23)Vaccines	1 dose of each	Ages 19 to 65

# Know Your Benefits

## Telehealth



### Who is MyCatholicDoctor?

MyCatholicDoctor is a nationwide network of faith medical professionals committed to providing healthcare that aligns with our Catholic values. Their mission is to ensure your care upholds both medical excellence and moral integrity - without compromise. Skip the waiting rooms and high costs. With virtual visits through MyCatholicDoctor, most services are covered by your health plan, saving you time, money, and stress, without compromising your Catholic values.

### When to Use MyCatholicDoctor?

Whether it's sudden illness or long-term care, MyCatholicDoctor is here for you.

- ⇒ **Need care now?** Access our 24/7/365 urgent care for virtual fast, faith-aligned medical help anytime, anywhere.
- ⇒ **Need a specialist?** Book an appointment-based virtual visit with Catholic clinicians in primary care, mental health, fertility care and more.



**Visit  
MyCatholicDoctor.com/DOSP  
to get started.**



#### **Urgent Care:**

- \* UTI
- \* Pink Eye
- \* Allergies
- \* Strep-throat
- \* Pneumonia
- \* COVID
- \* Sinus infections
- \* And more...

#### **Specialty Services:**

- \* Primary Care
- \* Preventive Services
- \* Dermatology
- \* Natural Family Planning
- \* Weight Management
- \* Wellness Coaching
- \* Lifestyle Medicine
- \* Functional Medicine
- \* And more...

#### **Mental Health Services:**

- \* PTSD
- \* Grief
- \* Anger Management
- \* Anxiety
- \* Depression
- \* ADHD
- \* Faith-Based Counseling
- \* And more...

# Know Your Benefits

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## Free digital programs with Sword:

- ♦ **Sword Thrive** a physical therapy program designed to help you overcome your joint, back and muscle pain - all from your home. Work with a Physical Therapist (PT) to customize your therapy program and complete your exercises whenever it's convenient for you.



Enroll today to receive your Sword Kit and set up a customized plan for you with your dedicated PT.  
[meet.swordhealth.com/thrive/DOSP](https://meet.swordhealth.com/thrive/DOSP)

- ♦ **Sword Bloom for women** a pelvic health program, addressing issues such as urinary leaking, bowel disorders, and chronic pelvic pain. Guided by clinical experts, it covers all life stages including pregnancy, postpartum, and menopause. Learn more at [meet.swordhealth.com/bloom/DOSP](https://meet.swordhealth.com/bloom/DOSP).
- ♦ **Sword Move** a solution designed to address minor aches and pains before they worsen, avoid injury, and maintain recovery by improving balance, mobility and strength across your whole body with the support of a Physical Health Specialist.

Activate your Move Benefit to set up a plan that fits your lifestyle, takes into consideration your pain history and your health goals, using a free Move wearable or use your own device.  
[meet.swordhealth.com/move/DOSP](https://meet.swordhealth.com/move/DOSP).



**Galleri** is a proactive blood test to screen for many deadly cancers before symptoms appear.

With a single blood draw, the Galleri test screens for a “fingerprint” of over 50 cancers, including many recommended screening available today (like pancreatic, ovarian, liver and more).

The Galleri test does not detect a signal for all cancers and not all cancers can be detected in the blood. False positive and false negative results do occur. Galleri is a screening test and does not diagnose cancer. Diagnostic testing is needed to confirm cancer. The Galleri test should be used in addition to healthcare provider recommended screening tests. Galleri is available by prescription only.

The Galleri test is available at no cost to eligible co-workers and dependents covered on one of the DOSP medical plans and who are aged 50 and older, or 40-49 with risk factors. While individuals ages 40-49 with certain risk factors may be at an elevated risk for cancer, Galleri was only studied in a population ages 50 and older.

[Learn more about Galleri test and the benefit at Galleri.com/DOSP.](https://Galleri.com/DOSP)

# Retirement Plans

## Diocese of Saint Petersburg Pension Plan

**Diocesan Paid Retirement Benefit:** When you retire, the Pension Plan pays you a benefit equal to 1.50% of your Final Average Earnings (FAE) times your highest ten years of Credited Service, to a maximum of 50% of your FAE.

### Your Pension Plan Benefit:

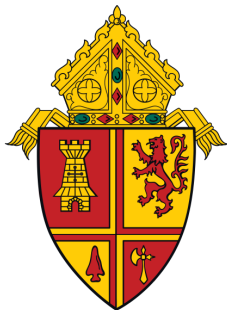
- ⇒ is payable as a life annuity, or you can choose another form of payment; see Pension Plan document for more details.
- ⇒ is payable at Normal Retirement Age (Age 65 with 5 years of service), or Early Retirement Age (Age 55 with 10 years of service, at a reduced Benefit amount). Please see Pension Plan document for additional information.
- ⇒ You are 100% vested in the Pension Plan once they have completed five years of Credited Service.
- ⇒ Years of Credited Service calculation:
  - 1,500 hours for one year of credited service for benefit accrual
  - 1,000 – 1,499 hours for one-half year of credited service for benefit accrual

### Your monthly Pension Plan benefit is calculated in two parts:

**Part 1:** 1.50% of Average Monthly Earnings multiplied by Years of Credited Service earned in Plan Years beginning after June 30, 2015, PLUS

**Part 2:** 1.67% of Average Monthly Earnings multiplied by Years of Credited Service earned in Plan Years beginning before July 1, 2015.

If you need assistance, please contact **Gabriel, Roeder, Smith & Company** at 954-527-1616, and you can review your account at [www.grs-plan.com/](http://www.grs-plan.com/) to review your benefit account and update your beneficiary information.



**ROMAN CATHOLIC DIOCESE OF  
SAINT PETERSBURG**

COURAGEOUSLY  
*Living the Gospel*

## Diocese of Saint Petersburg 401(k) Plan

You are eligible to participate in the 401(k) Retirement Plan if you are a full-time and part-time co-worker and are age 21 or older. You may enroll in the plan on the first of the month following 3 months of employment.

### Co-worker Contributions - Two Options:

- ⇒ **Pre-Tax:** The 401(k) pre-tax option allows you to contribute to your retirement account with pre-tax contributions. You may elect to contribute from 1% of your salary, up to the annual IRS Maximum.
- ⇒ **Post-Tax:** The Roth 401(k) option allows you to contribute to your retirement account with post-tax contributions, up to the IRS Maximum. This means your earnings and withdrawals are not taxed.

**The 2026 IRS Maximum Contribution is \$24,500. If you are age 50 or older, you may add an additional \$8,000 as a Catch Up Contribution to the maximum.**

Log in to [www.empowermyretirement.com](http://www.empowermyretirement.com) and click **Register** in the upper right corner to get started.

- ⇒ Follow the instructions and answer a few validation questions, then you can create your username, password and PIN.
- ⇒ If you need assistance, contact the Participant Information Center at **1-800-743-5274** Monday – Friday between 8:00am and 8:00pm ET.
- ⇒ Access information about your retirement account:
  - Keep your Beneficiary up to date
  - Financial tools and educational articles available
  - A variety of investment options available
  - Withdrawals and Loans before you retire may be available. Please review your plan document or discuss your options with a Participant Service Representative for more details.

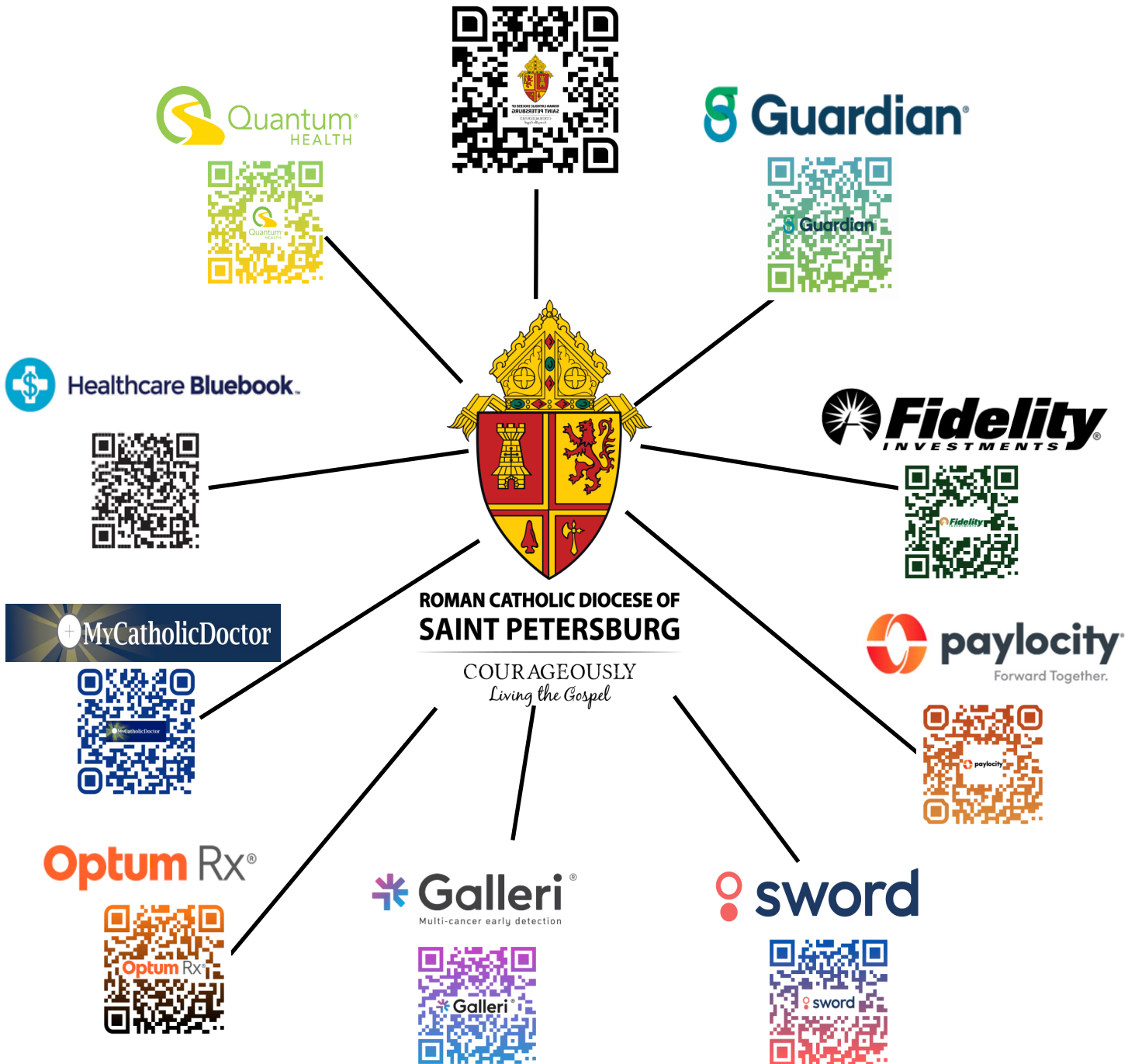
# Helpful Contact Information

Benefits	Carrier	Phone Number	Website / Email
<b>Health Plans</b> Participating Providers Precertification	Meritain Health #15888	(800) 925-2272 (800) 343-3140 (800) 242-1199	<a href="http://www.meritain.com">www.meritain.com</a>
<b>Health Savings Account (HSA)</b>	Fidelity NetBenefits	(800) 544-3716	<a href="http://Netbenefits.com">Netbenefits.com</a>
<b>Flexible Spending Accounts</b> Health Care FSA (FSA) Dependent Care (DCA)	Paylocity	(800) 631-3539	Portal access: <a href="http://www.paylocity.com">www.paylocity.com</a> Email for customer service: <a href="mailto:batinfo@paylocity.com">batinfo@paylocity.com</a>
<b>Dental Plans</b>	Guardian #063866	(800) 541-7846	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>Vision Plan</b>	Guardian #063866	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
<b>Life Insurance</b> <b>Short &amp; Long Term Disability</b>	Guardian #561322	(800) 541-7846	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>Employee Assistance Program (EAP)</b>	ComPsych/Guardian #561322	(855) 239-0743	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
<b>MetLife Legal Plan</b>	Customer Service	(800) 821-6400	<a href="http://Members.legalplans.com">Members.legalplans.com</a>
<b>Norton LifeLock Benefits</b>	Member Support	(800) 607-9174	<a href="http://www.Norton.com/PremPremierPlus">www.Norton.com/ PremPremierPlus</a>
<b>Accident, Critical Illness and Hospital Indemnity Plans</b>	Guardian #561322	(800) 541-7846	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>Regenexx</b>	Customer Service	(727) 361-9626	<a href="http://Regenexxbenefits.com/dosp">Regenexxbenefits.com/dosp</a>
<b>Health Care Coordination</b>	Quantum Health Healthcare Bluebook	(844) 460-2787	<a href="http://MYDOSPBenefits.com">MYDOSPBenefits.com</a> <a href="http://Healthcarebluebook.com/cc/MERITAINDOSPB">Healthcarebluebook.com/cc/ MERITAINDOSPB</a>
<b>Prescription Drug Benefits</b> <b>Specialty Drugs</b>	OptumRx	(855) 524-0381 (877) 656-9604	<a href="http://www.optumrx.com">www.optumrx.com</a>
<b>Telehealth</b>	MyCatholicDoctor	(888) 822-8436	<a href="http://MyCatholicDoctor.com/DOSP">MyCatholicDoctor.com/DOSP</a>
<b>Sword Digital Programs</b>	Sword Health	(888) 346-0476	<a href="http://meet.swordhealth.com/DOSP">meet.swordhealth.com/DOSP</a> <a href="mailto:needhelp@swordhealth.com">needhelp@swordhealth.com</a>
<b>Galleri Test</b>	GRAIL Customer Service	(833) 694-2553	<a href="http://Galleri.com/DOSP">Galleri.com/DOSP</a> <a href="mailto:customerservice@grail.com">customerservice@grail.com</a>
<b>Pension Plan</b>	Gabriel, Roeder, Smith & Company	(954) 527-1616	<a href="http://www.grs-plan.com/">www.grs-plan.com/</a>
<b>401(k) Plan</b>	Chris Chiaro John Benitoa (UBS) Ryan Brannon (UBS)	(800) 743-5274 (941) 953-7452 (813) 903-6694 (813) 903-6690	<a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a> <a href="mailto:cchiaro@kbgrp.com">cchiaro@kbgrp.com</a> <a href="mailto:John.benitoa@ubs.com">John.benitoa@ubs.com</a> <a href="mailto:Ryan.brannon@ubs.com">Ryan.brannon@ubs.com</a>
<b>Human Resources Office</b>	Benefits Assistance	(727) 344-1611	<a href="mailto:benefits@dosp.org">benefits@dosp.org</a>



# A Snapshot of Your Benefits

## Guided Enrollment









300 First Avenue South - 5th Floor  
St. Petersburg, FL 33701  
800.783.5085 • 727.522.7777

*WWW Insurance is providing this as a service for the Diocese of Saint Petersburg. The information is solely general guidance on the subjects covered and should not be considered as legal advice.*