

FOCUS ON BENEFITS

Archdiocese Benefits Newsletter

IMPORTANT CONTACT INFORMATION

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BENEFITS WEB PAGE www.archgh.org/benefits

BENEFITS DEPARTMENT STAFF

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Sandy Hernandez - Eligibility, Benefits Coding and Adjustments, and VISTA Projects. 713-654-5777
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Linda Albert - Pension Estimates and Application Processing. 713-654-5772
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Luong Nguyen - Medical & Dental Continuation of Benefits (COB), Full Time Student Status, and Vietnamese Translations. 713-654-5789
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Vangie Saenz - Receives Lay Employee Information Forms, Benefit Election Forms and Optional Life Forms from Parishes/Schools and Adopting Employers on New Hires and Transfers for Benefit Coding. Creates Medical, Pharmacy, and Dental ID cards, and Spanish Translations. 713-654-5798
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THE ARCHDIOCESAN CHURCH SELF-FUNDED MEDICAL AND DENTAL PLAN IS FOR COVERED PARTICIPANTS ONLY. CLAIMS ARE PROCESSED BY:

HEALTH ADMINISTRATION SERVICES (H.A.S.)

Street Address
Health Administration Services
100 Glenborough Drive, Suite 450
Houston, TX 77067

Mailing Address for Medical and Dental Claims
Health Administration Services (HAS) / GTESS
P. O. Box 853935
Richardson, TX 75085-3935

Web Site: www.hasonline.com At the prompt, Covered Individuals may load their Group ID # 3500 (which appears on your Medical, Pharmacy, and Dental ID Card) to access a variety of information, see next page.

October 10, 2005 Issue

Effective January 1, 2006, Monthly Premiums, Deductibles, Copays and Out-of-Pocket Expenses for the Medical and Dental Plan remain the same as 2005

The Benefits Department works closely with Health Administration Services (our contracted claims processing provider) regarding the day to day costs of operating the Medical and Dental Plans.

We strive to provide a wide range of benefits in the face of rising health care and administrative costs of operating our Plans. In September, the Benefits Committee recently approved keeping all benefits and rates at the same 2005 amounts in 2006! This is the third year we have accomplished this goal.

We do anticipate that we will have a rate and/or plan design change in 2007.

PREMIUM RATES FOR 2006 REMAIN AT:

EMPLOYER PAYS MEDICAL DENTAL PREMIUM

Lay Employee	\$405	\$54
Religious Sisters & Brothers on Archdiocesan Coverage	\$440	\$54

PRE-TAX OR AFTER-TAX DEPENDENT OPTIONS

EMPLOYEE PAYS MEDICAL DENTAL PREMIUM

Employee			\$10
1 Dependent	\$415	\$54	\$14
2 or more Dependents	\$490	\$90	\$26
*Husband & Wife	\$ 85	\$36	Split Not Available
2 or more Dependents			

*(Both work for Archdiocesan facilities, which pays for their employee's rate). One employee pays for the dependent's difference.

IN 2006 GENERIC DRUG CO-PAYS WILL BE REDUCED

Effective January 1, 2006, Generic Drug Co-pays are going from:

Retail (30 day supply) from \$10 to \$8
Mail Order (90 day supply) from \$20 to \$16

The number one rising cost in our Medical Plan is the prescription drugs. At the time of a prescription refill, we suggest you ask your doctor to prescribe a generic. If the medication is a maintenance drug you take every day, ask for the refill to be written as a mail order prescription for 90-days with 3 refills. This way you hold down your co-pay, as well as the Medical Plan's cost, and eliminate one dispensing fee.

H.A.S. Website Information Continued

• *Medical and Dental Plan Document*

- *The related Schedule of Benefits*
- *The most current PPO Network Directory of Premier and the H.A.S. Select Hospital Network through PHCS*
- *Link to LabOne*
- *Link for Disease Management*
- *EHS Retail and Mail Order Pharmacy*
- *Benefit Verification, Claims Status, and Claims History*
- *Information about the Medical and Dental Coverage*

H.A.S. CUSTOMER SERVICE

H.A.S. staff members are available for Medical & Dental Covered Individuals who want to ask questions about their Claims Status, PPO Network Information, or Pre-Admission Hospital Certifications.

Phone: (281)-874-1708 or 1-(866)-860-2287

Fax: (281)-873-6110

PHARMACARE DIRECT
RETAIL AND MAIL ORDER SERVICE
PRESCRIPTION BENEFIT

For Medical Plan Covered Participants Only, always present your Medical and Pharmacy ID Card when utilizing participating pharmacies or the mail order pharmacy. It contains important information for the pharmacist such as your BIN, PCN, and GROUP ID Numbers.

LOCATIONS & RX INFORMATION: 1-(888)-645-9303

ELIGIBILITY & CLAIM QUESTIONS:

1-(800)-785-5301

Web Site: www.pharmacare.com

LABONE, INC.

For Medical Plan Covered Participants Only, LabOne is a 100% paid lab service. Benefits are not subject to deductibles or co-pays. Contact LabOne for a list of participating lab draw sites, and physician instructions to submit lab work for processing.

Information Phone: 1-(800)-646-7788

Web Site: www.Labcard.com

SMART STEPS
DISEASE MANAGEMENT PROGRAM

For Medical Plan Covered Participants Only with chronic illnesses of Diabetes, Asthma, and Heart conditions, they have access to Smart Steps services to assist in the management of their health conditions.

Toll Free Line: 1-(877)-245-2433

Hearing Impaired Special Services is available upon request.

Web Site: www.healthinfoseeker.com

HAS Liaison - Smart Steps: 1-(800)-749-2714ext. 1706 or 281-873-3297

VISION SERVICE PLAN (VSP)

For Vision Service Plan Covered Participants only, you may contact VSP for the most up-to-date national list of providers by state, city, and name. As well as eligibility, personalized plan coverage, and access to eye care wellness information.

CUSTOMER SERVICE DEPARTMENT

1-(800)-877-7195

Web Site: www.vsp.com

Benefits on the Web

The Website has recently been updated in preparation for Open Enrollment Election Period at www.archgh.org/benefits.

We recommend you review the current Benefit materials:

1. Power Point Benefits Presentations regarding each Plan and the related Individuals eligible for benefits
2. The Contact List for Benefit Providers
3. All Benefit Booklets
4. All Benefit Forms

Covered Individuals in the Medical and Dental Plan interested in the Health Administration Services Website will find the following information:

1. The Schedule of Benefits stating co-pays, deductibles and out of pocket limits
2. The PPO Network Directory for the Hospital, Physicians and Ancillary Providers
3. PharmaCare Direct Prescription Plan
4. Smart Step Services (for heart, asthma and diabetes)
5. Claims pending and paid information

You should check the PPO providers in the H.A.S. Website before scheduling an appointment with a PPO Hospital, Physician, or Ancillary Provider to see if there have been any changes to the PPO providers you use.

**OPEN ENROLLMENT BENEFIT
ELECTION PERIOD EFFECTIVE
JANUARY 1, 2006**

The Archdiocesan Cafeteria Plan provides an Open Enrollment Period, from October 20th through November 23rd, 2005, for eligible employees to change their benefit elections. Employees may add or drop Pre-Tax or After-Tax payroll deductions for Medical and Dental dependent coverage, or add or drop Pre-Tax Vision coverage for themselves and their dependents.

If you want to change your benefits enrollment for the year 2006, you must complete the entire 2006 Open Election Form which is located on the Web. You can request assistance from your Parish or School Bookkeeper or Administrator. Forms must be completed, signed and dated, and submitted to the Archdiocesan Benefits Department on/or before the close of business on Wednesday, November 23, 2005. All changes will be effective January 1, 2006. If the form is not complete, it will be returned, causing a delay in processing. Late forms will not be accepted for processing. If you do not complete a 2006 Open Election Form, your benefits will continue the same as they were in 2005.

The 3-month waiting period does not apply when enrolling yourself or your dependents during this period. As per the HIPAA regulation, pre-existing condition limitations will apply regarding the Medical and Dental Plans if you do not provide the Benefits Department with a Certificate of Creditable Coverage from your prior carrier.

New hires will have to wait for their effective dates to begin.

IMPORTANT INFORMATION CONTINUED

**LIFE, ACCIDENTAL DEATH & DISMEMBERMENT,
AND OPTIONAL LIFE INSURANCE IS PROVIDED
BY SUN LIFE ASSURANCE OF CANADA**

*For Covered Participants only, the Life Insurance Booklet
is on the Archdiocesan Benefits Web Site.*

**LONG TERM DISABILITY INSURANCE IS
PROVIDED BY SUN LIFE ASSURANCE OF
CANADA**

*For Covered Participants only, the LTD Booklet is on the
Archdiocesan Benefits Web Site.*

**THE TWO 403(B) PLANS UNDER EXCLUSIVE
CONTRACTS WITH THE ARCHDIOCESE FOR
INDIVIDUALS WORKING AT ARCHDIOCESAN
LOCATIONS ARE AIG VALIC AND FIDELITY.
THE 403(B) APPLICATION PACKETS MAY BE
OBTAINED FROM YOUR EMPLOYER LOCATION.**

**1. American International Group, Inc.
Variable Annuity Life Insurance Company
AIG VALIC 403(B) PLAN**

*For participating individuals, the following services are
available: group presentation and individual in-person
appointments regarding 403(B) retirement planning of
Mutual Funds and Annuity Investment options.*

**Brenda Munoz - Financial Advisor and
Archdiocesan Account Local Representative**

Phone: 1-(800) 892-5558, ext. 88940

Fax (281)-494-3495

E-Mail: brenda_munoz@valic.com

Web Site: www.aigvalic.com

*For participating individuals, information and transaction
abilities, as well as loan applications and fund transfer
regarding your investments, and current balances may be
found on line.*

2. FIDELITY 403(B) PLAN:

Service Center 1-(800)-343-0860

Employee Enrollment 1-(800)-343-0860

Web Site: www.fidelity.com

*For participating individuals, the on-line information and
transaction abilities regarding your Mutual Fund
investments and current balances are available.*

FULL-TIME STUDENT STATUS

*To maintain your college student's coverage
without interruption, the parent employee should
send their child's Fall and Spring proof of Full-
Time Student Status paperwork, including the
parent's name, to the Benefits Office fax at
(713)-654-5763. This will continue the Medical,
Dental, Vision, and/or Optional Life coverage for
your dependent children who are age 19 to the
last day of the month of their 24th Birthday. Or,
the parent employee can mail the proof to the
Archdiocesan Benefits Department.*

PRE-TAX BENEFITS

Federal Regulations controls Cafeteria Plans.

Therefore, when you make a pre-tax election, you

are committing yourself for the entire calendar year of premiums, unless you have a qualifying Mid-Year Change in Pre-Tax Elections due to a Family Status Change in accordance with the Archdiocesan Plan's compliance with Federal Regulations.

Pre-Tax premium payroll deductions reduce the Federal Income and FICA Taxes per pay period. This allows the employee to keep more of what they earn as spendable income. It lowers the W-2 reported income into a lower tax bracket. This is the best way to stretch income when dependent coverage is elected.

**IN 2005 EXPRESS PHARMACY
SERVICES BECAME PHARMACARE**

For maintenance medications the PharmaCare Direct Mail Order Service is the most economical way to purchase your prescriptions. The 90-day refill process allows you to have your medications mailed to your home or office. Use your ID card at local pharmacies for 30-day prescriptions.

Prescriptions are available in Generics, Formulary Brand, and Non-Formulary Brand drugs. Many drugs are almost identical between the Formulary Brand and Non-Formulary Brand Drugs and are used to treat the same illness. The real variance is in the tremendous cost differential the Archdiocese is charged for the drug and the individual dispensing fee. Brand Formulary Drugs cost considerably less than the most expensive Brand Non-Formulary Drug, (sometimes in the hundreds of dollars), while the employee only sees a minor difference in the co-pay. **"Please, ask your physician for Generic or Formulary Brand prescriptions, when available, to help hold down costs to you and the Archdiocese!!"**

**BENEFITS DEPARTMENT REQUESTS
YOUR COOPERATION**

When incomplete forms are submitted to the Benefits Department, the forms are returned with instructions to complete the missing information. Many forms have illegible handwriting, no name or employer location, or we cannot determine what the individual wants. Delays on coding benefits are averaging 1 to 2 months behind their effective date while we wait for corrected information to be returned.

If you need medical and dental pre-existing conditions waived, then we must have your Certificate of Creditable Coverage from your past carrier, it's the law. Please submit this Certificate with your requested change.

If you have not received your Benefit ID Card, or your coverage is denied by a provider, chances are you have information that needs to be turned in to activate your benefits.

Benefit Election Forms are considered legal documents by Federal Government Regulatory Offices regarding pre-tax payroll deductions. Federal law requires compliance to eligibility regulations. Benefit Forms are required to surrender as proof of coverage for Stop Loss insurance carrier regarding large medical claims, and when a covered individual dies to the insurance company in order for them to issue the Life Insurance beneficiary check.

The Employee Information Form states your location, title, the number of hours worked, and salary. These important details create your Employee record and establish the coverage and premium amounts of Life, Accidental Death & Dismemberment, and Long Term Disability Insurance, and retirement contributions. Some individuals work at multiple Archdiocesan employer locations and sometimes the Benefits Department staff is not aware of it if each location has not submitted paperwork.

We don't want anyone to be short-changed on benefit coverage. Help us to help you, by completing forms and getting the forms in on time. We are hoping that by offering the Benefit Forms on the Web page, it may assist Lay Employees in submitting current and completed forms.