



Diocese
of Toledo

Diocese of Toledo Healthcare Plan FAQ's 2021-2022

- ✓ The Diocese of Toledo Health Benefits Trust partners with Anthem to administer the Diocese of Toledo Healthcare Plan.
- ✓ All benefit elections can be made online at www.MyEnroll360.com. See the instructions beginning on page 6 of this guide for information about logging in to MyEnroll360.
- ✓ All benefit-eligible employees in their new hire enrollment window should log in to MyEnroll360 during their 30 day enrollment period to review plan options, costs, and make their elections.
- ✓ Any benefit plans selected will be effective the 1st of the month following the date of hire. If the date of hire is on the 1st, benefits are effective that same day.
- ✓ If you do not log in to MyEnroll360 during the 30-day new hire window, your coverage will be "waived" for the 2021-2022 plan year. If you have difficulty accessing the website or making your elections during your enrollment window, please contact the benefits administrator for your location.

If you have any additional questions, please contact Taylor Truckor, Human Resources Generalist, at 419.244.6711 ext. 4888 or ttruckor@toledodiocese.org.

Benefits and Plan Designs

What is the cost of healthcare coverage?

For single coverage on the Premium Plan, employees will pay 10% of the monthly premium, and the employer will pay 90% of the monthly premium. For the 2021-2022 plan year, the monthly employee contribution for single coverage on the Premium Plan will be \$81.60. Employees enrolled in the Standard Plan continue to pay no monthly premium for single coverage; the employer is responsible for 100% of the cost of single coverage. Please consult with the contact person at your employment location who is responsible for benefits to find out the premium cost for two-party or family coverage since that premium calculation continues to be the option of the school/parish/entity. You can also view that information when you log in to www.MyEnroll360.com.



What are the differences between the two plans?

The following chart will give you a general idea of the differences between the two plans. You can also find out more details regarding the differences between the two plans by checking out the Anthem SBCs on the Human Resources page of the Diocese of Toledo website: <https://toledodiocese.org/page/human-resources> and through your MyEnroll360 account.

Summary of In-Network Plan Benefits

	“Premium Plan”	“Standard Plan”
Deductible	Single- \$250 Family-\$500	Single - \$750 Family - \$1,500
Coinsurance (The Plan pays)	90% after Deductible	70% after Deductible
Coinsurance Out of Pocket Maximum (does not include deductible and co-payments)	Single- \$1,500 Family-\$3,000	Single - \$2,500 Family- \$5,000
Deductible plus Coinsurance Maximum	Single - \$1,750 Family - \$3,500	Single - \$3,250 Family- \$6,500
Primary Care Physician Office Visit	\$20 copayment	\$30 copayment
Specialist Office Visit	\$30 copayment	\$40 copayment
Emergency Room	\$100 copayment	\$150 copayment
Prescription Drugs	Generic - \$5.00 Brand - 30%	Generic - \$10.00 Brand - 30%

The 2021-2022 plan year ends on June 30, 2022

How do I choose which plan is best for me?

You will need to take some time to evaluate your personal situation and compare the two plans to decide which plan is best for you. Consider questions such as:

- What are your healthcare needs during a typical year? How often do you (and your family members, if applicable) go to the doctor? Do you have a chronic health condition that you receive ongoing treatment for? Do you anticipate any elective surgeries in the upcoming year? Do you anticipate becoming pregnant and having a baby this year?
- If you have a serious illness or injury, what out-of-pocket maximum can you afford?
- What is the difference in the monthly premium? If you choose the Standard Plan in order to save on the monthly premium, are you disciplined enough to set that money aside to use in the event of a serious illness or injury?

Can I change my mind and switch plans mid-year?

Once the 30-day new hire enrollment period closes, you cannot change the plan you are enrolled in until the next annual open enrollment period. If you experience a qualifying life event, you can enroll in or cancel coverage for yourself or your dependents in conjunction with that qualifying event, but you cannot change plans.

Does the plan include an Employee Assistance Program (EAP)?

We are pleased to announce the addition of the Anthem Employee Assistance Program (EAP) benefits. Life can be full of challenges, and the Anthem EAP is there to help you and your household members. The Anthem EAP offers a wide range of no-cost support services and resources, including: counseling (up to 6 visits per issue, in person or online), legal consultation, financial consultation, dependent care and daily living resources, online tools, and much more. To connect with the Anthem EAP and access these free and confidential services, call 1-800-865-1044 or visit www.anthemEAP.com and enter "Diocese of Toledo" when prompted for a "Company Code".



How can I learn more about my Anthem coverage?

We are very pleased to have the Anthem Health Guide team serving our employees. **You can reach the Anthem Health Guides at 1-833-388-1403.** These specially trained customer service agents can help you with any question about your plan, and will go above and beyond to walk you through the health care system.

Anthem offers a variety of tools, available on their website www.anthem.com and on their Sydney Health mobile app (available for both Apple and Android devices). You can also access other information about Diocesan benefits on the Human Resources page of the Diocese of Toledo website: <https://toledodiocese.org/page/human-resources> and through your MyEnroll360 account.

How can I find out if my physician or hospital is in Anthem's provider network?

You can search for your providers at <https://www.anthem.com/find-doctor/>. You can also contact Anthem Member Service at 1-833-388-1403 and an Anthem Health Guide will assist you with your search.

Enrollment

If I decide not to enroll or make changes now, will I be able to do so at a later date?

Employees are automatically defaulted to participate in the Section 125 qualified plan, and payroll deductions are taken on a pre-tax basis. In order to make a plan change during the year, you must experience a qualifying life event.

If you do not enroll now, you will only be able to enroll under two circumstances:

1. You (and your eligible spouse and dependents) can enroll or cancel your coverage if you have a “qualifying life event.” A qualifying event will allow you or an eligible family member to enroll immediately.
2. You can enroll during the next Open Enrollment period. Open Enrollment occurs annually each spring for coverage effective July 1.

If you are already enrolled in the plan, a qualifying life event **only** allows you to add coverage for your spouse/dependents, or to cancel coverage. A qualifying life event **does not** give you the opportunity to change which benefit plan (Premium Plan or Standard Plan) you are enrolled in.

What is a “qualifying life event”?

Qualifying events are defined by the Internal Revenue Service (IRS) and include situations such as:

- You get married
- You have a child or add one to your family (through adoption, marriage, qualified medical child support order, etc.)
- Your spouse or dependent becomes unemployed
- Your spouse or a child dies
- Your dependent(s) become(s) ineligible for plan benefits
- Your spouse’s employment status changes
- You or your spouse take an unpaid leave of absence
- You or your dependent(s) lose other group health insurance coverage



If any of these events occur, you will need to make your new election in MyEnroll360 within 31 days of the date of the life event. Contact the Diocesan Human Resources office or your local benefits administrator for more information.

In the case of a newborn baby, please don't forget to enroll the baby in healthcare coverage within 31 days of the baby's birth! If you add the baby to your Diocese of Toledo Healthcare Plan coverage, and the addition of the baby changes your coverage tier to two-party or family, you will be charged the additional premium beginning with the date of the baby's birth. If you have any questions about newborn coverage, please contact Anthem customer service. Above all, congratulations on your new blessing!

Eligibility

In addition to Diocesan priests and members of certain religious orders, all lay employees of the Diocese may participate in the Diocese of Toledo Healthcare Plan if they:

- A. work at least twenty-five (25) hours per week for more than five (5) consecutive months per year; **and**
- B. are working for an entity that participates in the healthcare program.

Employees are eligible if they work the total required number of hours at one or more locations.

Am I eligible for coverage on the Diocese of Toledo Healthcare Plan even if I am eligible for coverage or already covered on another plan?

All employees who meet the eligibility requirements are eligible to enroll in the Diocese of Toledo Healthcare Plan. However, please remember that this coverage is provided to you at a significant cost to your employer. If you are already enrolled in another plan, please carefully consider the cost that your employer will incur if you enroll in this plan as well.

If you and/or your family members are enrolled in another healthcare plan and you are considering enrollment in the Diocese of Toledo Healthcare Plan as well, it is important for you to understand how the two benefit plans will coordinate. The Plan that covers the person as an employee is the Primary Plan and the Plan that covers the person as a dependent is the Secondary Plan. As the Primary Plan, this plan will provide benefits to employees without regard to any other plan they may be enrolled in. If you are enrolled in another plan as a Secondary Plan, it is up to you to determine how that plan may coordinate benefits with this plan.

For more information on coordination of benefits between two plans, please refer to your plan documents.

What are the rules concerning dependent eligibility?

The Diocese of Toledo Healthcare Plan is subject to federal law related to dependent eligibility.

This plan is subject to the Patient Protection and Affordable Care Act (PPACA – federal healthcare reform) provision that requires the plan to extend dependent coverage for children up to age 26. The dependent can be married or unmarried, does not have to reside in the same household as the employee, does not have to be a student, and does not have to be financially dependent on the employee.

Eligibility for dependents past age 26 will continue only for eligible dependents who are unmarried and primarily dependent upon the enrolled employee for support due to a physical handicap or intellectual disability which renders them unable to work. Please contact Anthem for complete details.

Please keep in mind that both the Diocese of Toledo and Anthem reserve the right to verify that an enrolled spouse/dependent is in fact eligible for coverage on the plan. You could be financially responsible for any claims paid by the Plan for any spouse/dependent who is later deemed ineligible.



Diocese
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Welcome to your Diocese of Toledo Benefits!

The Diocese of Toledo Health Benefits Trust has partnered with Benefit Allocation Systems (BAS) to offer online benefits administration through www.MyEnroll360.com, allowing you to make the following benefit elections online:

- ✓ Healthcare
- ✓ Dental (if offered)
- ✓ Vision (if offered)
- ✓ Healthcare Flexible Spending Account
- ✓ Dependent Care Flexible Spending Account

MyEnroll 360

You will be eligible for Diocese of Toledo benefits beginning the first of the month following your date of hire. Your New Hire Enrollment period **begins on your date of hire** and ends on the 30th day thereafter. To be enrolled in benefits for this plan year, you must make your elections by the 30th day of employment.

During your New Hire Enrollment period, you must go online to www.MyEnroll360.com to elect or waive your benefits and enter dependent information for the current plan year. MyEnroll360 will walk you through your benefit options, and contains a helpful Library with all of your benefit options in one place. You can review the plan options, see the cost of coverage, and learn more about each plan.

Even if you do not want to enroll in benefits offered by your employer, you must visit www.MyEnroll360.com to waive coverage. If you waive benefits or fail to enroll during the New Hire Enrollment period, you will not be eligible to elect benefits until the next Benefits Open Enrollment period (with coverage effective July 1) unless you have a qualified life event.

Please Note: You may not be able to create your MyEnroll360 account until closer to, or shortly after, your hire date. Your business manager or bookkeeper can let you know when you can expect to gain access to the system. You will not be able to make your benefit elections until your hire date, or until you have access to MyEnroll360, whichever is later. In the meantime, you can learn more about Diocese of Toledo benefits by visiting the Human Resources page of the Diocese of Toledo website:

https://toledodiocese.org/page/human-resources#_human_resources.

Step 1: Access to MyEnroll360

Your Business Manager or Bookkeeper will enter your information in your parish/school/entity payroll system, including your hire date. Once that information

has been populated and transmitted to BAS MyEnroll360, you will need to set up your MyEnroll360 Account.

1. Your employer will provide MyEnroll360 with an email address for you. In most cases, this is your work email, but also may be a personal email address. You will receive an Email Verification Request from Security@MyEnroll.com containing a 4-digit code - Click on the link, Verify Your Email Address. This will ask for personal information that is necessary to set up your MyEnroll360 access, but it is NOT spam.
2. Complete all the fields on this form and then click Submit
3. You are taken to MyEnroll360 homepage - Click on orange link First Time Users
4. Follow the directions to Request Your User Name and Password
5. Any questions - call BAS for help at 800.945.5513 and press 1

Step 2: Make your Benefit Elections during your New Hire Enrollment period

The enrollment site at www.MyEnroll360.com is available 24 hours a day, 7 days a week during your New Hire Enrollment period. When you are ready to make your elections, follow these five steps:

1. Go to www.MyEnroll360.com and enter your User Name and Password
Note: If you have not set up your User Name and Password, click on the orange "First Time Users" link and follow the steps to set those up.
2. Click on "Get Started Here" and follow the easy enrollment steps using the Enrollment Wizard.
3. Complete your benefit selections.
4. Approve your elections.
5. Print your enrollment summary.

If you need to change your elections, you may do so as long as it is within your New Hire Enrollment period. Once you have finalized your elections, your enrollments will be transmitted to the insurance carriers/vendors, and you will receive your ID cards in the mail. Your benefit effective date will be the first of the month following your date of hire.

If you need more detailed information or assistance

Your parish/school/entity Business Manager or Bookkeeper can answer most questions you have about your Diocese of Toledo benefits.

Detailed information about your benefit plan is available in MyEnroll360 in the online Library link under "Quick Links" or in "Tools" found under the left menu bar. You must log in with your User Name and Password to access this resource.

If you have questions while you are using MyEnroll360, you may contact Benefit Allocation Systems, LLC (BAS) at Service@BASusa.com or call 1.800.945.5513 from 8:30 a.m. to 5:00 p.m. EST, Monday through Friday, except federal holidays.

Note: If you do not have internet access or need help with accessing the technology needed for your online enrollment, please contact your supervisor or your Business Manager or Bookkeeper for assistance.