



Protestant Episcopal Cathedral Foundation

Benefits Program



As with all of life's decisions, electing benefits should be based on careful consideration of personal needs. With this in mind, PECF offers you a comprehensive benefits package as part of your total compensation package, which includes various options to meet your specific personal, health and retirement savings needs.

During the benefit enrollment period, you are required to elect or waive coverage in PECF medical, vision, and dental plans. In addition, you may also enroll in a health flexible spending account, the dependent care flexible spending account, and other voluntary PECF benefits.

Please take the opportunity to review these plan options in detail. Carefully consider each benefit option to determine if it is appropriate for your personal situation and the impact of the cost to you. By taking time to plan accordingly, you will ensure that your elections meet your needs throughout the plan year.

Health Benefits

Medical Insurance

PECF has established a partnership with **CareFirst BlueCross BlueShield (BCBS)**, the region's leading health insurance carrier which insures over 50% of the local population, providing access to over 35,000 providers (primary care physicians, nurse practitioners and specialists) in Maryland, DC, and Virginia. Additionally, members have access to national BCBS networks when traveling outside of CareFirst's local service area.

The PECF offers three CareFirst BCBS Smart Selection plans, which financially reward members for taking advantage of high quality yet lower cost sites of service. All plans include prescription drug, basic vision, and mental health/substance abuse benefits, and offer both in- and out-of-network benefits. Within the network, all plans have a \$2,500 out of pocket maximum for individuals (\$5,000 family) and have co-pays rather than coinsurance once the deductible is met (i.e., a flat dollar amount rather than a percentage of the cost of service).

CareFirst Healthy Blue Advantage Plus

- ⇒ In-Network Deductible: \$0 individual / \$0 family
- ⇒ No charge for Primary Care Provider visit

CareFirst Healthy Blue Advantage

- ⇒ In Network Deductible: \$500 individual / \$1,000 family
- ⇒ No charge for Primary Care Provider visit
- ⇒ Baseline plan for the PECF cost-share; employees can "buy up" to the Advantage Plus plan or pocket the difference and "buy down" to the Consumer Directed (HSA) plan for reduced premiums

CareFirst Healthy Blue Advantage Consumer-Directed (HSA)

- ⇒ In-Network Deductible: \$1,500 individual / \$3,000 family
- ⇒ Compatible with a tax-favored Health Savings Account (HSA) to help offset higher deductible, partially funded by the PECF
- ⇒ Gives employees more control over health care spending and may help save on overall costs

Dental Insurance

Dental coverage is provided by CareFirst BCBS, offering three different plans with varying levels of in-network and out of network coverages to best meet employees at their point of need—Basic, Plus, and Plus with Orthodontia.

Vision Insurance

All medical plans include a full annual vision exam at a \$10 copay when performed by an in-network provider. Employees can also purchase BlueVision Plus coverage that includes an annual eye examination provided at \$0 network copay as well as coverage for prescription eyewear and contact lenses.

Health Benefits

Flexible Spending Accounts (FSA)

Flexible spending accounts (FSA) allow employees to set aside pre-tax dollars from their earnings to pay for eligible out-of-pocket unreimbursed medical and/or dependent care expenses. Flexible spending accounts offer significant tax-saving opportunities for employees that have predictable dependent care and/or unreimbursed health care expenses. Participants will be provided with an FSA debit card which provides immediate access to available funds.

Blue Rewards

BlueRewards is CareFirst's incentive program that rewards members for taking steps to get and stay healthy. Members and their covered spouse or domestic partner can each earn between \$400-\$600 for completing four participation based steps as well as achieving certain health measures. The reward will come in the form of a Visa incentive card that can be used for eligible expenses covered under PECF health plans, such as copays.

Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a tax-exempt medical savings account that can be used to pay for eligible medical expenses and save for future medical and retiree benefits on a tax-free basis. **It is available only to those who elect consumer directed plans (also known as high deductible health plans, or HDHP's) per IRS regulations.** Important features include:

- ⇒ No "use it or lose it" restrictions—the funds in the account are available to keep even after leaving the PECF
- ⇒ \$500 individual/\$1,000 family will be automatically contributed to the account; \$250/\$500 will be available within 5 business days of an employee's first paycheck.
- ⇒ Employees can contribute additional funds on a pre-tax basis

Retirement Savings and Employer-Paid Benefits

Life, Accident, and Disability Insurance

Full time eligible employees receive term life insurance coverage in an amount equal to each employee's annual base salary, rounded up to the nearest thousand (maximum coverage \$200,000, reductions apply after age 65).

Long term disability insurance is provided to ensure continuing income in the event of a disability rendering employees unable to work, providing 60% of pre-disability salary after the 90th day of disability. If an injury occurs on the job, Worker's Compensation is intended to provide continued income, assistance with medical expenses, and assist with a timely return to work.

Retirement Savings

Full time eligible employees are able to make pre-tax contributions to an employer-sponsored retirement savings plan immediately upon hire. Employees are eligible to receive up to a 7% matching contribution from their employing institution (matching contingent on length of service for Cathedral/Foundation staff).

Those working at Beauvoir, NCS, or St. Albans are eligible to participate in 403(b) plans through TIAA-CREF (mandatory participation based on age and length of service). Cathedral/Foundation staff may participate in a 401(k) or Roth 401(k) plan through TIAA-CREF.

Voluntary Benefits

Legal Resources

Legal Resources is a comprehensive legal benefit plan for employees and their immediate family. This group legal plan gives members direct access to local law firms to receive advice, consultation and courtroom representation for common legal services. Any attorney fees which are not covered in full are provided at a 25% discount. A few of the services 100% covered include:

- Will Preparation
- Defense of a speeding ticket or other traffic violation
- Uncontested Divorce
- Domestic Adoption

Commuter Rewards (Monthly Benefit)

The Commuter Rewards program encourages employees to commute to work by methods that reduce traffic congestion, improve regional air quality, and reduce the need for parking on the Close grounds. All employees using public transit can purchase Smartbenefits on a pre-tax basis. Employees who use public transportation or vanpool services to commute to work at least 80% of the normally scheduled work week, and do not have a parking permit may be eligible to receive a monthly nontaxable subsidy. Employees who walk or bicycle to work, and do not have a parking permit, can apply for an annual taxable benefit to partially subsidize expenses, such as walking shoes and bicycle maintenance costs.

Corporate Gym Memberships

Employees and their dependents may purchase discounted memberships to Washington Sports Clubs (WSC) and Sport & Health Clubs. Employees can transfer a current membership and purchase a membership for any eligible dependents who are at least 18 years of age.

Employee Work-Life Balance Program

Employees and their family members have access to the UNUM Work-Life Balance program, which provides free 24-hour access to online resources, 24-hour professional counseling, a comprehensive audio library, and face-to-face consultations. These professionals can help with issues of everyday life, family problems, career issues, parenting, or financial planning.

2017 Health Insurance Premiums

	Plan	Coverage Level	Employee 24 Pay
MEDICAL PLANS	CareFirst Healthy Blue Advantage Plus	Employee	139.49
		Employee & Child	258.05
		Employee & Spouse	320.82
		Family	424.04
	CareFirst Healthy Blue Advantage	Employee	131.34
		Employee & Child	242.98
		Employee & Spouse	302.08
		Family	399.28
	Care First Health Blue Advantage Consumer-Directed (HSA)	Employee	92.22
	Includes a deposit in your Health Savings Account of \$500/individual or \$1000/family, with \$250/\$500 available immediately upon the plan effective date.	Employee & Child	172.16
		Employee & Spouse	208.97
		Family	269.51
DENTAL PLANS	CareFirst Blue Dental Plus + Orthodontia	Employee	15.57
		Employee & Child	28.81
		Employee & Spouse	35.82
		Family	47.34
	CareFirst Blue Dental Plus	Employee	14.38
		Employee & Child	26.60
		Employee & Spouse	33.07
		Family	43.71
	CareFirst Blue Dental Basic	Employee	9.77
		Employee & Child	18.08
		Employee & Spouse	22.47
		Family	29.70
VISION PLAN	CareFirst Blue Vision Plus	Employee	3.60
		Employee & Child	6.65
		Employee & Spouse	8.27
		Family	10.93

***Deduction Schedule** — There are 24 premium deductions per year (for hourly staff, deductions are made from the first two paychecks of each month)

****Tax Handling** — Premiums are deducted on a pre-tax basis from your paycheck. If you are covering a domestic partner or child age 27-30, please note your dependent's coverage is deducted after taxes

Enrollment Information

All employees are required to sign up for or waive health care (medical, dental, and vision) and flexible spending benefits within 30 days of your date of hire. If you choose to waive benefits at this time, you will not be eligible to participate until open enrollment in November 2017. Any benefits selected during open enrollment will be effective January 1, 2018 or in the event of a "qualified" life event.

Forms will be available at the benefit enrollment meetings and upon request from the Human Resources department. All forms must be delivered in person to the PECF Human Resources office on the first floor of the Cathedral Administration building.

Questions? Contact Human Resources 202-537-5629