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2023 - 2024 EMPLOYEE BENEFITS GUIDE

We've got you covered!


Creative Benefits, Inc.
strategies to insure your success

THE ESR TEAM

WE'VE GOT YOU COVERED!

 Available Monday through Friday
 From 7:30 AM to 6:00 PM EST
 Phone: 844-231-8414
 Email: ESR@creativebenefitsinc.com

Creative Benefits' Employee Service Representative or "ESR" Team is available to assist with all general inquiries related to your employee benefits program. Prior to calling, please be prepared to provide your information, the subscriber/patient's information, along with any information pertaining to your question.

Contact the ESR Team for Assistance!



Questions

The ESR team is equipped with all of your plan and carrier information, so they can address any concerns about your benefits.



Enrollment

If you are enrolling in benefits for the first time or need to make a change, the ESR team will guide you through the process.



Doctor Bills

Have questions regarding a doctor bill? The ESR team is here to help and will stay involved until a clear answer is found.



Claims

If a claim has been denied by your insurance, your ESR will serve as a carrier liaison until a resolution is found.



ID Cards

Need a new ID card? The ESR team will provide information or have one sent to you as soon as possible.



In-Network Providers

The ESR Team can help you find providers that are in your network to access greater discounts and lower out-of-pocket expenses.

EXPLORE YOUR BENEFITS

PLAN YEAR: JULY 1, 2023 THROUGH JUNE 30, 2024

BENEFITS AVAILABLE

Your benefits package includes the following: medical, prescription, dental, vision and flexible spending plan options.

Use this guide to explore your benefits and weigh your options, to ultimately select the coverage that best meets your needs.

HOW TO ENROLL

Log onto www.benxpress.com/diocesefofscrnaton and follow the below instructions:

Username: Your first initial followed by your entire last name

Password: Your first initial, entire last name, followed by your date of birth (MMDDYYYY)

For example: Born on 1/2/1975, John Smith's username would be jsmith and his password jsmith01021975.

Use the blue arrows to navigate through the enrollment portal.

First **check your personal information** for accuracy, notify Human Resources if any changes need to be made.

Next, **add/change/review your dependent's information**. (if applicable) Be sure to have their social security numbers and dates of birth on hand.

Make your plan selections. A series of screens will guide you through making your plan elections. On each page you will have the option to enroll or waive the benefit.

Preview your elections and be sure to click **Save**.

Finally, you will have the option to **download and print a confirmation statement**.

ID CARDS

*If enrolling in the medical benefits you will receive a Highmark medical ID card and **a separate prescription card**. Additionally, the dental and vision insurance companies each issue their own ID cards.*

Once enrolled, you cannot make changes until the next Open Enrollment, unless you experience a life event (i.e. marriage, divorce, birth, adoption or a child reaching the plan age limit of 26). Be sure to have the proper documentation to prove the occurrence of a life event. This must be completed within 30 days of the event or the change will not be processed.

Enclosed benefit details are brief summaries only and subject to change. Please refer to plan documents for complete details. If any discrepancies exist between this guide and the plan document, the plan document will prevail. (Legal Notices and Summary of Benefits Coverage are available on BenXpress or by calling the Human Resources Department at 570-207-1453.

MEDICAL

HIGHMARK BLUE CROSS BLUE SHIELD



Website: www.highmarkbcbs.com



Phone: 1-800-241-5704

Plan:	PPO
Network	PPO Network
Referral / Primary Care Physician (PCP)	Not Required
In-Network	
Total Out-of-Pocket Maximum*	\$5,000 Individual / \$10,000 Family
Annual Deductible	\$500 Individual / \$1,000 Family
Coinsurance	None
Primary Doctor Specialist Visits	\$20 copay \$40 copay
Urgent Care Emergency Room	\$50 copay \$150 copay (waived if admitted)
Phys, Occ, Speech Therapy	\$40 after deductible
Chiropractic Services	\$40 after deductible
Laboratory	0% after deductible
Radiology Complex Radiology	0% after deductible 0% deductible + \$75 copay/test
Outpatient Surgery	0% after deductible
Inpatient Hospital	0% after deductible
Out-of-Network *Balance billing may apply should you choose a non-participating provider.	
Annual Deductible Coinsurance	\$2,500 Individual / \$5,000 Family 30%

*Total Out-of-Pocket Maximum = the most you pay within a plan year including deductible, coinsurance and copays



Preventive Care (as defined under the Affordable Care Act) is generally covered at 100%. Office visits, however, may be subject to applicable deductible or copays. The preventive schedule is subject to change.



To **find in-network providers** near you, visit www.highmarkbcbs.com and click on Find a Doctor.




Register at www.highmarkbcbs.com to view details about your coverage and claims, create your health profile, and take advantage of innovative programs designed for you and your family.



The **Highmark App** makes it easy to see recent claims activity, access your virtual member ID card, find in-network care nearby and more.

PRESCRIPTION

RXBENEFITS / EXPRESS SCRIPTS

 Website: www.rxbenefits.com
 Phone: 1-800-334-8134

Plan:	PPO
Formulary	Express Scripts
Maximum Out-of-Pocket	\$300 / \$900 family
Retail Pharmacy — 30 Day Supply	
Tier 1	\$5 - \$20 copay
Tier 2	\$40 copay
Tier 3	\$55 copay
Home Delivery / Retail Pharmacy — 90 Day Supply	
Tier 1	\$10 - \$40 copay
Tier 2	\$80 copay
Tier 3	\$165 copay
Self-Administered Injectables	
Specialty	Mirrors Retail/Mail Copay

- Home Delivery** — Home Delivery is available for maintenance drugs. Maintenance medications are those prescribed for an extended period of time to treat a chronic condition (e.g. high blood pressure). The Home Delivery program allows for up to a three month supply of medication to be delivered directly to your door. To get started, create an account on www.express-scripts.com then Express-Scripts will help you transfer your eligible medications to Home Delivery.
- Generic Policy** — Member pays the difference in cost between a brand and generic drug. If a generic drug is available and a brand name drug is dispensed, member pays the difference in cost between the brand and generic drug plus the applicable cost share; unless the physician indicated "dispense as written" or DAW.
- Formulary** — Check your medication on the formulary list, so you know how it will be covered. Remember the formulary is subject to change.
- LCV (Low Clinical Value)** — Your plan will not cover non-essential medications when a more effective medication is available with a prescription or Over the Counter (OTC). For a complete list of LCV, please contact Member Services at 1-800-334-8134.
- SaveOnSP** — Through the SaveOnSP Prescription Saving Program, members can save money on 80+ specialty drugs in 12 therapy classes. All members newly taking an included specialty drug will be notified and required to enroll in the program.

DENTAL

DELTA DENTAL



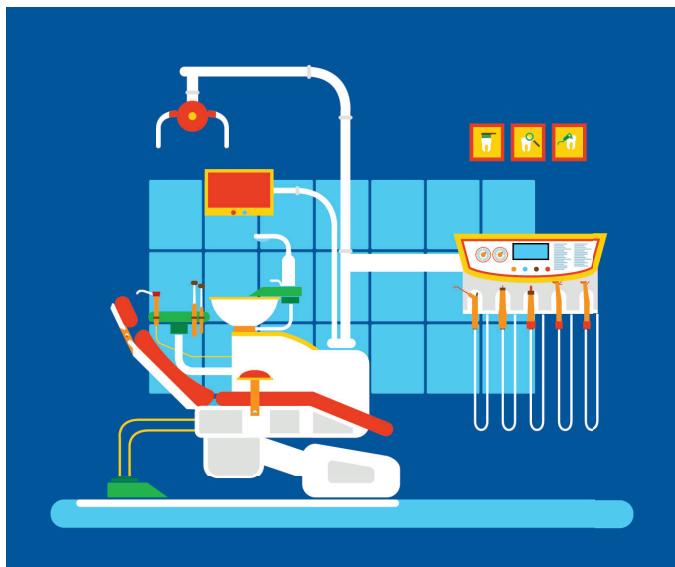
Website: www.deltadental.com



Phone: 1-800-932-0783

Plan: Delta Dental PPO	
Network	PPO and Premier Networks
In-Network	
Annual Benefit Maximum	\$2,000
Deductible	None
Preventive Diagnostic ¹	0%
Basic Services ²	20%
Major Services ³	50%
Orthodontia	Not covered
Ortho Lifetime Max	Not covered
Out-of-Network	
Deductible	None
Benefits	PD: 0% , B: 20%, M: 50%*

* "PD" = Preventive Diagnostic, "B" = Basic, "M" = Major, "O" = Orthodontia



- **In-Network vs. Out-of-Network** — You may select dentists in- or out-of-network. If you utilize a participating dentist, you will receive greater discounts and lower out-of-pocket expenses.
- **Balance Billing** — You may be balanced billed the difference between the carrier's allowance and the provider's charge for all out-of-network services.
- **Limitations** — Benefits may be subject to age or frequency limitations.
- **Benefit Basis** — All benefits are based on a calendar year.

Services include but are not limited to:

¹Diagnostic: Bitewing X-rays, Cleanings, Fluoride, Sealants


²Basic: Fillings, Simple Extractions, Endodontics, Periodontics

³Major: Crowns, Inlays, Onlays, Bridges, Dentures


VISION

DAVIS VISION & VISION BENEFITS OF AMERICA

 Website: www.davisvision.com

 Phone: 1-800-999-5431

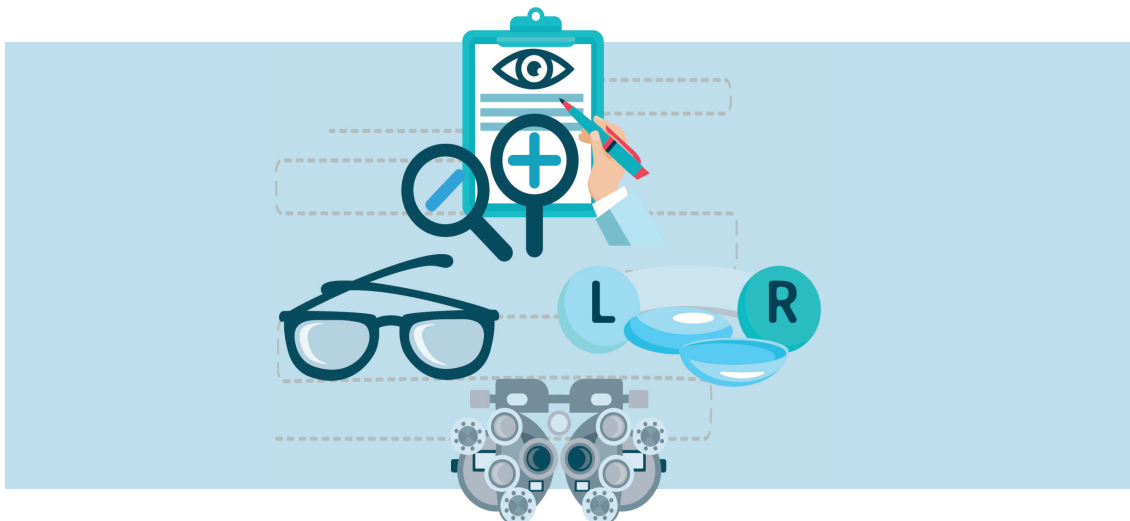
 Website: www.vbaplans.com

 Phone: 1-800-432-4966




Network		
PPO		
Davis Vision In-Network		VBA In-Network
Exams/Refractions		
Frequency	Every 12 Months to age 19, Every 24 Months Age 19+	Every 12 Months From Last Date of Service
Visit	\$0	\$0
Lenses		
Frequency	Every 12 Months to age 19, Every 24 Months Age 19+	Every 12 Months From Last Date of Service
Single	\$0	\$0
Bifocal	\$0	\$0
Trifocal	\$0	\$0
Contact Lenses, Evaluation & Fitting (in lieu of glasses)		
Frequency	Every 12 months under age 19, 24 months 19+	Every 12 Months From Last Date of Service
Elective Lenses	C: \$0 NC: \$130 credit	\$110 allowance
Evaluation & Fitting	Included with Collection Purchase Only	15% off UCR*
Medically Necessary Lenses	\$0	\$0
Frames		
Frequency	Every 24 months for all ages	Every 24 Months From Last Date of Service
Collection	See below levels	All frames covered within plan's wholesale allowance
Fashion Level	\$0	
Designer Level	\$20 copay	
Premier Level	\$40 copay	
Non-Collection	\$100 credit	

**UCR — Usual, Customary and Reasonable; C — Collection, NC — Non-Collection

**Out-of-Network reimbursement available



FLEXIBLE SPENDING ACCOUNT (FSA)

 Website: www.flexfacts.com
 Phone: 1-877-943-2287
 Email: claims@flexfacts.com

FLEX FACTS

Designate an amount of money to be withheld pre-tax from each paycheck to pay for eligible healthcare or dependent care expenses. Visit www.irs.gov for a full list of eligible expenses.

	Healthcare FSA	Dependent Care FSA
How much can I contribute?		
	\$3,050	\$5,000
When are funds available?		
	Annual elected amount is available on the 1st day of the plan year via your healthcare FSA debit card	Funds are available when deducted from your paycheck
How can I withdraw funds?		
	Via your healthcare FSA debit card or you can submit a claim	You must submit a claim
What can I use the funds for?		
	Qualified expenses not covered by any form of health insurance can be paid with these funds, such as: <ul style="list-style-type: none"> • Copayments • Laser eye surgery & Eyewear • SunScreen • Hearing aids • Orthodontics/dental expenses • Over-the-counter medications • Feminine products 	Supervisory care for your dependents up to age 13 or the care of a mentally or physically disabled dependent. A general rule is that dependent care must be necessary so that you and/or your spouse can work outside the home. For example: <ul style="list-style-type: none"> • Day care • Out of home care • In-home care by licensed, tax-paying provider
What happens to the remaining balances at end of plan year?		
	You can roll over up to \$610 into the new plan year.	Any balance is forfeited after end of grace period on September 15, 2023.
What is the time frame for incurring and submitting claims?		
Claims can be incurred until:	June 30, 2024; If terminated mid year, claims can be incurred through date of termination.	June 30, 2024; If terminated mid year, claims can be incurred through date of termination.
Claims must be submitted by:	September 28, 2024; If terminated mid year, up to 90 days after term	September 28, 2024; If terminated mid year, up to 90 days after term



FSA's allow you to set aside pre-tax dollars from your pay to cover some eligible expenses.



You will receive a debit card that can be used for eligible expenses. It is highly advisable to retain your receipts.



Information Provided By Creative Benefits, Inc.

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Connect with us!

www.creativebenefitsinc.com

