

# 2020

## Priest Benefits Guide



THE ARCHDIOCESE OF  
GALVESTON-HOUSTON

## YOUR 2020 BENEFITS

The Archdiocese of Galveston-Houston is proud to offer a comprehensive benefits package that has been customized to meet your needs. We are committed to promoting better health for our priests. This means you have access to annual physicals, cancer screenings, and more at no cost to you. Please review this guide carefully and consider your options so that you can make the best choices for your situation.

**Have questions about your benefits? The Archdiocese of Galveston-Houston Benefits Help Line is here to help! Simply call 855-664-8164 or email [agh\\_benefits@ajg.com](mailto:agh_benefits@ajg.com). Trained advocates are available to help Monday through Friday, 7:00 AM to 6:00 PM CST.**

## YOUR BENEFIT PREMIUMS

BENEFIT	WHO PAYS THE COST?
Medical & Prescription Drug Coverage	The Archdiocese of Galveston-Houston pays the entire cost
Dental Coverage	The Archdiocese of Galveston-Houston pays the entire cost
Vision Coverage	You pay the full premium amount
Basic Life/AD&D Insurance	The Archdiocese of Galveston-Houston pays the entire cost
Supplemental Life Insurance	You pay the full premium amount
Employee Assistance Program	The Archdiocese of Galveston-Houston pays the entire cost

**The Summary of Benefits and Coverage (SBC) documents are located on the ADP portal. For hard copy requests, please contact the Human Resources Department by calling 713-652-8265.**

If you have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the separate legal disclosure booklet for more information.

*This Benefits Guide is intended only to highlight your benefits and should not be relied upon to fully determine your coverage. If the information contained in this guide conflicts in any way with the Summary Plan Description (SPD), the SPD will prevail. It is recommended that you review your SPD for an exact description of the services and supplies that are covered, those that are excluded or limited, and other terms and conditions of coverage.*

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## MEDICAL & DENTAL COVERAGE

Effective **January 1, 2020**, your medical and dental coverage will be administered by **Blue Cross Blue Shield of Texas (BCBSTX)**. Your Archdiocese of Galveston-Houston Medical Plan will utilize the Blue Choice PPO Network. **Some providers who participate in the Aetna network may not participate in the Blue Choice PPO Network. To verify whether or not your doctor will be in-network, you can navigate to [www.bcbstx.com](http://www.bcbstx.com) and click on “Find a Doctor or Hospital” to search BCBSTX’s provider directory.** If you have questions about the transition to BCBSTX or whether or not your provider participates in the Blue Choice PPO Network, please contact the Benefits Help Line at **855-664-8164**.

## NEW ID CARDS

You will soon receive a welcome packet from BCBSTX in the mail, which will include new medical and dental ID cards. OptumRx will continue to administer our prescription drug coverage in 2020; however, your new BCBSTX medical ID card will display your OptumRx pharmacy information. Please continue to use your current OptumRx ID card at the pharmacy for the remainder of 2019. **Effective January 1, 2020, your new BCBSTX medical ID card will be the ONLY ID card you need.** On or after January 1, 2020, your current OptumRx ID card will no longer be valid—you will need to have your new BCBSTX medical ID card ready to present at the doctors office or at the pharmacy when filling a prescription. If you have questions about these changes, please contact Human Resources.

## VIRTUAL VISITS WITH MDLive

Effective January 1, 2020, you will have access to virtual visits through **MDLive**. Whether you’re at home or traveling, access to a board-certified doctor is available 24 hours a day, 7 days a week via the BCBSTX Mobile App, online video, or telephone service. You can speak to a doctor immediately or schedule an appointment based on your availability. Please see page 7 for more details about this service.



## QUESTIONS ABOUT YOUR BENEFITS?

*The Benefits Help Line is here to help!*

The Archdiocese of Galveston-Houston Benefits Help Line is available to answer any questions you have about your benefits. See page 3 for more details.

CALL: 855-664-8164 | EMAIL: [agh\\_benefits@ajg.com](mailto:agh_benefits@ajg.com)

## IMPORTANT REMINDERS

### FREE PREVENTIVE CARE

Your Archdiocese of Galveston-Houston Medical Plan covers in-network preventive care at 100%. This means you can receive your annual physical, prostate exams, immunizations, and other routine preventive services on an annual basis at no cost to you! **Remember to ask your doctor if the services are classified as preventive—you may have to pay for services received during your visit if they are not classified as preventive.**

### BCBSTX 24/7 NURSELINE

The BCBSTX 24/7 Nurseline gives you access to a team of registered nurses available to answer your health questions and help you decide whether you should go to the emergency room, urgent care center, or make an appointment with your doctor. Nurses are available 24 hours a day, 7 days a week. This valuable resource can help you learn about health conditions and enable you to make smart health care decisions.

## ANNUAL ENROLLMENT 2020

**Annual Enrollment will begin on October 1 and end on November 4, 2019.** Any changes you make to your benefit elections during Annual Enrollment will become effective on January 1, 2020. To enroll or make changes, you must log on to the ADP web portal. For detailed instructions on how to enroll using the ADP web portal, please see page 4.

**Please note:**  
Priests will be automatically enrolled in benefits

## QUESTIONS ABOUT YOUR BENEFITS? CONTACT THE BENEFITS HELP LINE!

You have a busy life. With so much going on, it can be difficult to slow down and focus on the small details. Who can you turn to when you need help understanding your benefits? The Archdiocese of Galveston-Houston Benefits Help Line is available to answer your questions and address any issues. When you call or email the Help Line, an experienced benefits advocate will be ready to help. Below are examples of the many ways the Archdiocese of Galveston-Houston Benefits Help Line can assist you:



Explain your plan options and answer enrollment questions



Answer questions about covered services and expenses



Help you understand your claims



Clarify benefits eligibility



Find an in-network doctor, facility or pharmacy



Request replacement benefit ID cards

Call 1-855-664-8164 or email [agh\\_benefits@ajg.com](mailto:agh_benefits@ajg.com)  
Monday - Friday, 7:00 AM - 6:00 PM (CST)



## ADP ONLINE ENROLLMENT INSTRUCTIONS

You must make your benefit elections online using the ADP web portal. To access the ADP web portal and start your enrollment, simply follow the instructions below:

### 1. LOG ON

- Log on to the ADP web portal at [www.workforcenow.adp.com](http://www.workforcenow.adp.com) - You may want to save this link as an internet favorite.
- Enter in your **User ID** and **Password** then click on **LOGIN**. If you forgot your User ID or Password, click on “Forgot Your User ID/Password?”

### 2. START YOUR ENROLLMENT

- Once logged in, you will see a pop-up screen that will show you important information about this Open Enrollment period. This pop-up screen will continue to appear each time you log in until you complete your enrollment.
- Click **Start This Enrollment**. Review your current benefits then begin your enrollment process – click on **Enroll Now**. After reading the Welcome Message – click **Continue**.
- If you close out of this screen and want to get back in later, you can do so by going to **Myself > Benefits > Enrollments** and click on **Start** or **Resume**.

### 3. REVIEW YOUR CURRENT BENEFITS

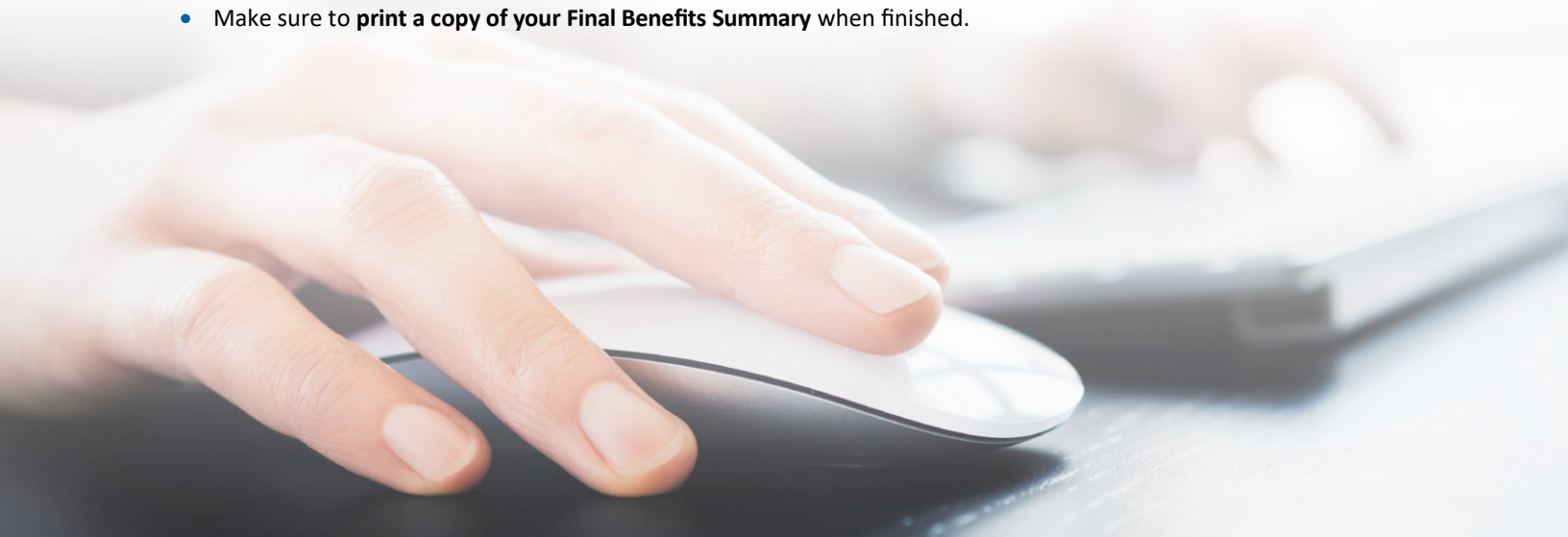
- Review your current benefits — to move between benefit plan categories, click on the plan name located to the left of the screen, or click on **Continue To Next Benefit**, which is located at the bottom of the screen.

### 4. MAKE YOUR BENEFIT ELECTIONS

- To elect **Medical, Dental and/or Vision** coverages, select the **Plan**. Once you complete the **Medical**, click on **Continue To Next Benefit**.
- To elect or increase **Supplemental Life Insurance**, click on **Select Plan** and select the amount you want. If electing new coverage or increasing your existing coverage amount, you must complete an **Evidence of Insurability (EOI) Form**, which can be found by clicking on the **(i)** icon in this section, and submit your completed form to Human Resources. Note that coverage will not become effective until and unless approved by The Standard.
- If you want to un-enroll from any of these plans, click **Waive This Benefit** and select **Waive Reason**.

### 5. REVIEW & COMPLETE YOUR ENROLLMENT

- Once you have made all of your selections, review your benefits selections and then click on **Submit Enrollments** to finish your enrollment.
- Make sure to **print a copy of your Final Benefits Summary** when finished.





Effective January 1, 2020, our medical coverage will be administered by Blue Cross Blue Shield of Texas (BCBSTX), utilizing the Blue Choice PPO Network. With a PPO plan, you have the ability to see the doctor of your choice. However, you will pay less out-of-pocket if you choose doctors, hospitals, and other healthcare providers in the Blue Choice PPO Network. If you choose to go to an out-of-network provider, your financial responsibility will be greater, and you may have to file your own claims. **To find an in-network provider, go to [www.bcbstx.com](http://www.bcbstx.com) and click on “Find a Doctor or Hospital” or contact the Benefits Help Line by emailing [agh\\_benefits@ajg.com](mailto:agh_benefits@ajg.com) or call 1-855-664-8164.**

BCBSTX BLUE CHOICE NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Annual Deductible</b> <i>Does not apply to services that charge a copay or prescription drugs</i>	\$400	\$800
<b>Annual Out-of-Pocket Limit</b> <i>Includes deductible, pharmacy expenses &amp; copays</i>	\$1,500	\$3,000
<b>Annual Benefit Maximum</b>	Unlimited	
<b>Coinsurance</b> <i>Your share of the costs of covered services</i>	10% after deductible	40% after deductible
COVERED SERVICES	IN-NETWORK	OUT-OF-NETWORK
<b>Physician Office Visit (OV)</b> Primary Care Physician Specialist	\$15 copay per visit \$25 copay per visit	40% after deductible 40% after deductible
<b>Preventive Care</b>	No charge	40% after deductible
<b>MDLive Virtual Visit</b>	\$15 copay per visit	N/A
<b>Urgent Care</b>	\$25 copay per visit	40% after deductible
<b>Inpatient Hospital Care</b>	10% after deductible	40% after deductible
<b>Outpatient Surgery</b>	10% after deductible	40% after deductible
<b>Emergency Room Services</b> <i>Only for true emergencies based on diagnosis</i>	\$100 copay per visit	\$100 copay per visit
<b>Diagnostic Tests</b> <i>X-ray, labs, blood work</i>	No charge for labs at <b>LabCorp ONLY*</b> ; \$25 copay per x-ray	40% after deductible
<b>Imaging</b> <i>MRI, CT/PET Scan</i>	10% after deductible	40% after deductible
PHARMACY		
<b>Retail Pharmacy</b> Generic Preferred Brand** Non-Preferred Brand**	<i>For a 30-day supply:</i> \$5 copay \$30 copay \$55 copay	
<b>OptumRx Home Delivery</b> Generic Preferred Brand** Non-Preferred Brand**	<i>For a 90-day supply:</i> \$0 copay \$60 copay \$110 copay	

\*\$0 copay for labs and blood work at LabCorp facilities ONLY. Ask your doctor to use only LabCorp for your lab needs in order to receive the greatest benefit. For more details, please see page 6.

\*\*For certain preferred brand and non-preferred brand drugs, you may be required to try a generic equivalent first. For more details, please see page 6.

The guide on this page is a summary of covered services and is not a complete list of benefits. For comprehensive information about the benefits covered under these plans, please refer to the Summary Plan Description.

The Archdiocese of Galveston-Houston believes its Medical and Pharmacy Plan as described in this guide is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (PPACA). As permitted by PPACA, a grandfathered health plan must preserve certain basic health coverage that was already in the Plan when that law was enacted. Being a grandfathered health plan means that your Plan may not include certain consumer protections (health and pharmaceutical coverages) of PPACA that apply to other (non-grandfathered) plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, the grandfathered plans must comply with certain other consumer protections in PPACA, for example, the elimination of lifetime limits on benefits. As a grandfathered plan, this Plan, self-funded by the Archdiocese of Galveston-Houston, does not provide medical and pharmaceutical coverage that contravenes with Catholic teachings. Questions regarding which protections (Medical and Pharmaceutical coverages) apply and which protections (Medical and Pharmaceutical coverages) do not apply to our grandfathered health plan status can be directed to the Plan administrator, Charlie Pavlovsky, at 713-652-8261.

## LABCORP

Using LabCorp for all of your lab work is a smart and easy way to save at your doctor's visit. With your BCBSTX plan, you can save on blood work and other lab services by making sure your testing is performed by LabCorp. Here's how to guarantee you receive the best benefit for your lab work:

- ▶ **If your doctor collects your sample in the office:** ask your doctor to send your labs to LabCorp.
  - ▶ **If your doctor sends you outside the office to collect your sample:** ask your doctor for a LabCorp requisition form.
- Finding a LabCorp location near you is easy! Simply visit [www.bcbstx.com](http://www.bcbstx.com) and click on "Find a Doctor or Hospital" or contact the Benefits Help Line by emailing [agh\\_benefits@ajg.com](mailto:agh_benefits@ajg.com) or call **1-855-664-8164**.

## OPTUMRx HOME DELIVERY

Do you take medicine every day for diabetes, asthma or another condition? These are called maintenance medications. If you take a maintenance medication, you can get up to a 90-day supply delivered directly to your home through **OptumRx Home Delivery**. Home delivery is a fast and convenient way to get the medications you need.

- ▶ **Save money** — Enjoy cost savings with lower copays for your medications and free shipping on every order.
- ▶ **Get more** — Receive up to a 90-day supply.
- ▶ **Save time** — Refill your prescriptions just once every three months, with no trip to the pharmacy necessary.
- ▶ **Don't worry** — Registered pharmacists check all orders for accuracy. Your medication is securely packed, then mailed quickly to you. If you have an emergency, you can call our pharmacists at any time.

Get started with OptumRx Home Delivery by visiting [www.optumrx.com](http://www.optumrx.com) or call **1-855-524-0381**.

## STEP THERAPY PROGRAM

The Step Therapy Program encourages safe and cost-effective medication use. The program is designed to keep members safe and save money when possible. To receive coverage for certain medications, you may need to first try a proven, generic equivalent medication before using a more costly treatment, if needed. For a complete list of drugs covered by your plan, as well as a list of Step Therapy drugs, visit [www.optumrx.com](http://www.optumrx.com).

## GENERIC DRUGS

Both prescription and over-the-counter generic drugs can be less costly than brand name drugs. You can save on your out-of-pocket costs by choosing generic medications. Brand and generic drugs are regulated by the FDA and are chemically and medically the same. However, generic drugs tend to cost significantly less than their brand name equivalent! Talk to your doctor to find out if generic drugs are right for you.

## OPTUMRx MEMBER WEBSITE AND MOBILE APP

The OptumRx member website and mobile app give you the tools you need to save time and money while staying healthy. When you register at [www.optumrx.com](http://www.optumrx.com) and open an account, you gain access to the most convenient way to manage your prescriptions.

- ▶ **Simple** — Easily refill a medication or transfer a retail prescription to home delivery.
- ▶ **Current** — Access the most current drug coverage information as well as the nearest in-network retail pharmacy.
- ▶ **Personalized** — Access a complete profile of your prescriptions via your Medicine Cabinet, which displays all of your recent and past prescriptions.
- ▶ **Save time & money** — Compare potential cost savings and identify prescription drug options.

To register, visit [www.optumrx.com](http://www.optumrx.com) or download the OptumRx Mobile App from the App Store or Google Play. Select the "Register Now" button to begin your registration.





## GET CARE WHEN & WHERE YOU NEED IT

MDLive provides you with access to board-certified doctors anytime and anywhere it's most convenient for you—at home, work, or on the go. MDLive has the nation's largest telehealth network of doctors ready to provide convenient, quality care by phone or secure video. Doctors can diagnose a wide range of non-emergency medical issues and even send prescribed medications to your pharmacy of choice. MDLive physicians can treat the following:

- Flu
- Allergies
- Cough
- Sore throat
- Fever
- Headache
- Nausea/  
vomiting
- Pink eye
- Rash
- Ear problems
- UTI

**Only a \$15 copay per visit!**

To register, go to [www.mdlive.com/bcbstx](http://www.mdlive.com/bcbstx). Enter your first and last name, date of birth and BCBSTX member ID number. Once you have an account, you can browse doctor profiles, view available appointment times and schedule an appointment with the doctor of your choice.

ONLINE: [www.mdlive.com/bcbstx](http://www.mdlive.com/bcbstx)

PHONE: 888-680-8646

MOBILE APP: [www.mdlive.com/getapp](http://www.mdlive.com/getapp)





## BLUE ACCESS FOR MEMBERS

Get information about your health benefits anytime, anywhere. Use your computer, phone or tablet to access the Blue Cross Blue Shield of Texas (BCBSTX) secure member website, Blue Access for Members. With Blue Access for members, you can:



### PROVIDER FINDER

Locate a doctor, hospital, facility or pharmacy in the Blue Choice PPO Network.



### CLAIMS

View or print Explanation of Benefits statements, and check the status or history of a claim.



### ID CARDS

Request a new ID card—or print a temporary one.



### MY COVERAGE

See your benefits at a glance or in detail.



### WELLNESS TOOLS & RESOURCES

Access handy tools like Well onTarget, which has fitness trackers, food diaries and more.



### CUSTOMER SERVICE

Use secure messaging to get in touch with helpful customer service representatives.

## IT'S EASY TO GET STARTED

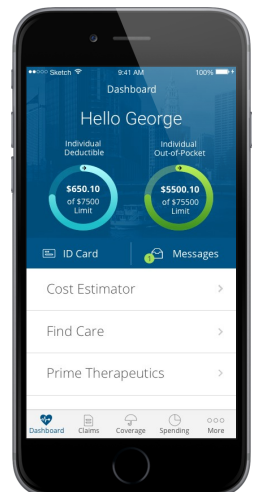
1. Go to [www.bcbstx.com/member](http://www.bcbstx.com/member)
2. Click **Sign Up or Log In**, then click **Register Now**.
3. Use the information on your BCBSTX ID card to complete your registration.

## STAY CONNECTED WITH THE BCBSTX MOBILE APP



Many of the services and resources available through Blue Access for Members can also be found right in the palm of your hand. With the BCBSTX Mobile App, you can access your important health plan information wherever you are! Text\* **BCBSTXAPP** to **33633** to get the app, or download it directly from the App Store or Google Play.

\*Message and data rates may apply. Terms and conditions and privacy policy at [bcbstx.com/mobile/text-messaging](http://bcbstx.com/mobile/text-messaging).



## 24/7 NURSELINE

Health happens—good or bad, 24 hours a day, 7 days a week. That is why BCBSTX has registered nurses waiting to talk to you whenever you call the 24/7 Nurseline. Registered nurses are available to answer your health questions and try to help you decide whether you should go to the emergency room or urgent care center or make an appointment with your doctor. You can also call the 24/7 Nurseline whenever you need answers to health questions about:

- Asthma
- Back pain
- Diabetes
- Dizziness or severe headaches
- High fever
- And much more!
- Cuts or burns
- Sore throat

Plus when you call, you can access an audio library of more than 1,000 health topics—from allergies to surgeries—with more than 500 topics available in Spanish. Call the 24/7 Nurseline anytime at **800-581-0393**.

## MORE REASONS TO SMILE

Effective January 1, 2020, our Dental Plan will be administered by Blue Cross Blue Shield of Texas (BCBSTX). The BCBSTX Dental Network makes it easy to protect your health—and your smile—with the right dental care at the right price. Your Dental Plan gives you the ability to choose a dentist from one large network directory that is easily accessible and searchable online at [www.bcbstx.com](http://www.bcbstx.com).

### HOW YOUR PLAN WORKS

With your Dental PPO Plan, you can visit any dentist you want, and you never need a referral. However, in-network dentists have agreed to offer certain services at a negotiated rate. By visiting an in-network dentist, you will generally pay less out-of-pocket. To see if your dentist is in-network, visit [www.bcbstx.com](http://www.bcbstx.com) or contact the **Benefits Help Line** at **855-664-8164**.



## DENTAL BENEFITS

BCBSTX DENTAL PPO NETWORK		IN-NETWORK & OUT-OF-NETWORK
<b>Annual Deductible</b>		\$50
<b>Annual Benefit Maximum</b>		\$1,500
COVERED SERVICES		IN-NETWORK & OUT-OF-NETWORK
<b>Preventive Services</b> <i>Exams, cleanings, fluoride treatments, sealants, bitewing x-rays</i>		No charge; deductible waived
<b>Basic Services</b> <i>Oral surgery, periodontics, endodontics, root canal</i>		You pay 20% after deductible
<b>Major Services</b> <i>Inlays, onlays, crowns, prosthodontics</i>		You pay 50% after deductible

### OUT-OF-NETWORK CLAIMS

If you choose an out-of-network dentist, your dentist may bill you for the difference between his or her normal fee and BCBSTX's "recognized charge." Additionally, you must file your own claim to be reimbursed for out-of-network services. You can find the claim form and instructions posted under the Forms section of the Archdiocese of Galveston-Houston Human Resources website.

## SEE CLEARLY WITH VISION COVERAGE

The Archdiocese of Galveston-Houston Vision Plan will be administered through VSP. Vision benefits are just as important as Medical and Dental coverage. Regular eye exams are important for overall health and can identify both vision and major medical conditions such as diabetes and high blood pressure. Early detection of eye diseases like glaucoma, cataracts and macular degeneration is also important, as these conditions can affect the way you see.

### HOW YOUR PLAN WORKS

With your Vision Plan, you have access to quality vision care. Your plan covers yearly eye exams, glasses, and contact lenses. Although you can see any eye doctor you choose, you'll save the most money if you choose an eye doctor from VSP's extensive network of providers. Your Vision Plan also offers special pricing for LASIK and PRK correction procedures from contracted providers. To see if your eye doctor is in the VSP network, or to see a list of contracted LASIK and PRK correction providers, visit [www.vsp.com](http://www.vsp.com) or call 1-800-877-7195.

## VISION BENEFITS

VSP VISION NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Copayments</b> WellVision Exam Prescription Glasses Contact Lenses	\$20 copay \$20 copay \$0 copay	N/A N/A N/A
<b>Examination</b>	Covered 100% after copay	Reimbursed up to \$50
<b>Lenses</b> Single Vision Lined Bifocal Lined Trifocal	Covered 100% after copay Covered 100% after copay Covered 100% after copay	Reimbursed up to \$50 Reimbursed up to \$75 Reimbursed up to \$100
<b>Frames</b>	\$150—\$170 allowance* <i>20% savings on amount over allowance</i>	Reimbursed up to \$70
<b>Elective Contact Lenses</b>	\$150 allowance <i>Applies to contacts and exam (fitting &amp; evaluation)</i>	Reimbursed up to \$105
<b>Benefit Frequency</b> Examination Lenses <u>OR</u> Contact Lenses Frames	Once every 12 months Once every 12 months Once every 12 months	

\*\$150 allowance for a wide selection of frames, \$170 allowance for featured frame brands, \$80 Costco frame allowance.



## BASIC LIFE INSURANCE

Basic Life and Accidental Death & Dismemberment (AD&D) Insurance will be administered through The Standard and is provided for all benefit-eligible Priests of the Archdiocese of Galveston-Houston **at no cost to you**. AD&D benefits are paid in addition to any Life benefit if you die or become seriously injured or disabled as a result of an accident. **Please note that retired Priests are only eligible for the Basic Life Insurance paid for by the Archdiocese, not AD&D Insurance.**

### BASIC LIFE INSURANCE BENEFITS

BENEFIT DESCRIPTION	
<b>Priest Benefit</b>	\$12,000
<b>Age Reduction Schedule</b> <i>Benefits reduce on the first of the month following the date of the change. Benefits will reduce to the noted percentage, rounded to the next higher multiple of \$500, if not already a multiple of \$500.</i>	Benefit will reduce to 67% at age 65 and to 50% at age 70

## SUPPLEMENTAL LIFE INSURANCE

In addition to the Basic Life and AD&D Insurance provided by the Archdiocese of Galveston-Houston, you can purchase Supplemental Life Insurance for yourself. You can choose how much coverage you need; however, certain elections may require Evidence of Insurability (EOI).

**Any coverage amount requiring EOI will not become effective until approved by The Standard.** EOI will be required for any increase in current coverage requested. For initial coverage, EOI is required if you (1) enroll more than 31 days after the date you are first eligible to enroll, or (2) were previously eligible for coverage but did not enroll. For more information, including rates, please contact the Benefits Help Line at **855-664-8164**.

### SUPPLEMENTAL LIFE INSURANCE BENEFITS

BENEFIT DESCRIPTION	
<b>Priest Benefit</b> Benefit Amount Maximum Benefit Amount	Increments of \$25,000 Lesser of \$100,000 or 5x your annual earnings
<b>Age Reduction Schedule</b> <i>Benefits reduce on the first of the month following the date of the change. Benefits will reduce to the noted percentage, rounded to the next higher multiple of \$500, if not already a multiple of \$500.</i>	Benefit will reduce to 67% at age 65 and to 50% at age 70



## EMPLOYEE ASSISTANCE PROGRAM

You can contact master’s-degreed clinicians 24/7 by phone, online, live chat, email and text. There’s even a mobile app for assistance on the go. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you’ll be connected to emergency services.

**Your Employee Assistance Program (EAP) includes up to three (3) face-to-face counseling sessions per issue. Through the EAP, assistance is immediate, personal, and available when you need it. EAP services can help with:**

- Depression, grief, loss, and emotional well-being
- Addictions and substance abuse
- Financial and legal concerns
- Life improvement and goal setting
- Stress or anxiety with work or personal life
- Identity theft and fraud resolution
- Online will preparation

To take advantage of the services available to you through your EAP, call **888-293-6948 (TTY 800-327-1833)** or visit [www.workhealthlife.com/Standard3](http://www.workhealthlife.com/Standard3) to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators. Morneau Shepell is the EAP vendor that The Standard utilizes for Archdiocese of Galveston-Houston members.

## TRAVEL ASSISTANCE

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night. Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or leisure. It offers aid both before and during your trip, including:



Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements



Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services



Emergency ticket, credit card and passport replacement, funds transfer and missing baggage



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee’s home, including repatriation of remains



24/7/365 phone access to registered nurses for health and medication information, symptom decision support, and help understanding treatment options

**United States,**



Logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability; for more complex situation, assists with making arrangements with providers of specialized security services



Return travel companion if travel is disrupted due to emergency transportation services.

**Canada, Puerto Rico, U.S. Virgin Islands and Bermuda: call 1-866-455-9188**

**Everywhere else: call +1-240-330-1380**

[www.standard.com/travel](http://www.standard.com/travel)





## THE LIFE SERVICES TOOLKIT

The Standard offers a lineup of additional services that can make a difference now and in the future. Online tools and services can help you create a will, make advance funeral plans, and put your finances in order.

### SERVICES TO HELP YOU NOW

▶ **Estate Planning Assistance**

*Online tools, found in the Legal Forms section, walk you through the steps to prepare a will and create other documents such as living wills, powers of attorney and health care agent forms.*

▶ **Financial Planning**

*Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.*

▶ **Health and Wellness**

*Timely articles about nutrition, stress management and wellness help you to lead a healthy and happy life.*

▶ **Identity Theft Prevention**

*Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.*

▶ **Funeral Arrangements**

*Use the website to calculate funeral costs, find funeral-related services, and make decisions about funeral arrangements in advance.*

To access the Life Services Toolkit, please visit [www.standard.com/mytoolkit](http://www.standard.com/mytoolkit) (username=assurance) or call 800.378.5742.



# IMPORTANT CONTACT INFORMATION

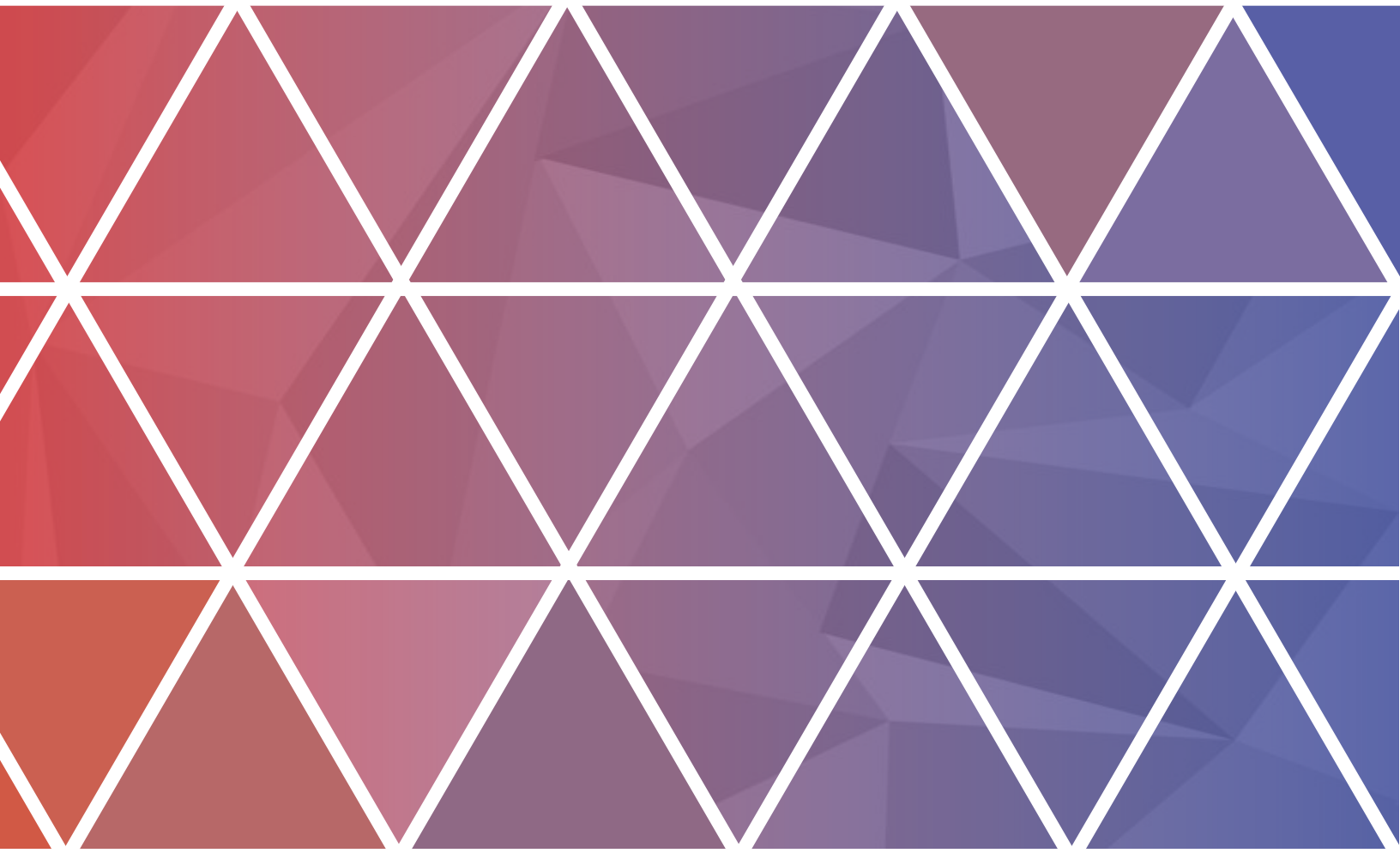
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BENEFIT	VENDOR	PHONE / WEBSITE
HUMAN RESOURCES	<b>Archdiocese of Galveston-Houston</b>	713.652.8265 www.archgh.org
MEDICAL	<b>Blue Cross Blue Shield of Texas (BCBSTX)</b>	800.521.2227 www.bcbstx.com Group Number: 274679
PRESCRIPTION DRUGS	<b>OptumRx</b>	1.855.524.0381 www.optumrx.com
VIRTUAL VISITS	<b>MDLive</b>	888.680.8646 www.mdlive.com/bcbstx
NURSELINE	<b>Blue Cross Blue Shield of Texas (BCBSTX)</b>	800.581.0393 <i>Registered nurses available 24/7, 365 days a year</i>
DENTAL	<b>Blue Cross Blue Shield of Texas (BCBSTX)</b>	800.521.2227 www.bcbstx.com Group Number: 274852
VISION	<b>VSP</b>	1.800.877.7195 www.vsp.com Group Number: 12001362
LIFE INSURANCE	<b>The Standard</b>	1.833.229.4173 www.standard.com Group Number: 756955
EMPLOYEE ASSISTANCE PROGRAM	<b>The Standard (Morneau Shepell)</b>	888.293.6948 TTY: 800.327.1833 www.workhealthlife.com/Standard3 Group Number: 756955
TRAVEL ASSISTANCE	<b>The Standard</b>	www.standard.com/travel ops@gga-usa.com USA, Canada, Puerto Rico, U.S. Virgin Islands, and Bermuda: 1.866.455.9188 Everywhere else: +1.240.330.1380 Group Number: D2STD Activation Code: 181002
LIFE SERVICES TOOLKIT	<b>The Standard</b>	800.378.5742 www.standard.com/mytoolkit Username: assurance

## THE ARCHDIOCESE OF GALVESTON-HOUSTON BENEFITS HELP LINE

Need help with a claim or understanding your benefits? The Archdiocese of Galveston-Houston Benefits Help Line is available to help! A trained advocate can assist with any questions you may have about your benefits.

Call **1-855-664-8164** or email [agh\\_benefits@ajg.com](mailto:agh_benefits@ajg.com)



*This benefit guide prepared by*

