DIOCESE of COLUMBUS

Plan Year: 2027

Employee Benefits Guide

Your guide to understanding and enrolling in your benefits

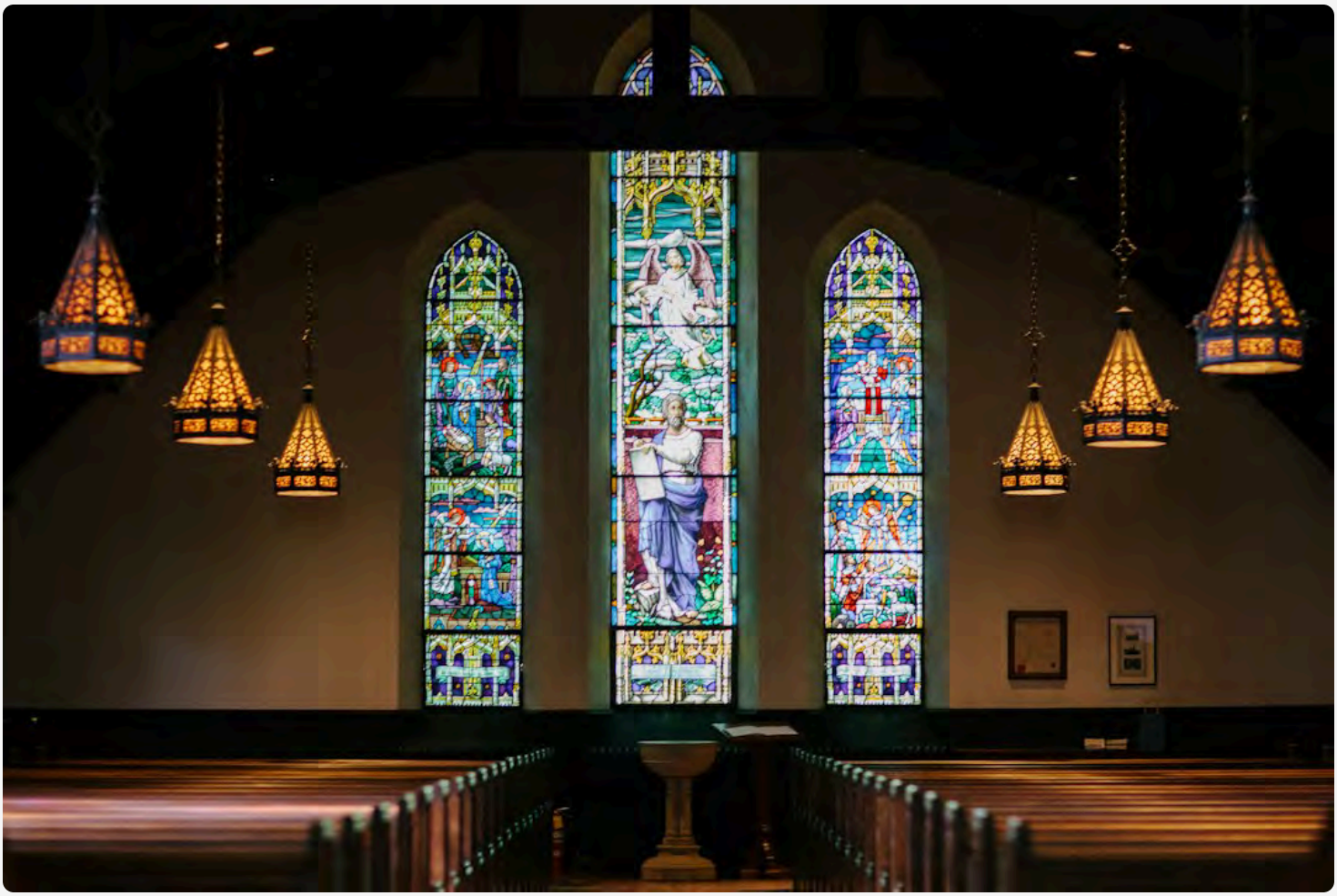




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If you and/or your dependents have Medicare or will become eligible for Medicare in the next 12 months, federal law gives you more choices for your prescription drug coverage.

Please review **Important Notices** for more details.

DIOCESE of COLUMBUS

A Message To Our Employees



As we approach the 2027 Benefits Open Enrollment period, we want to keep you informed about important updates and changes to your healthcare coverage.

Due to rising healthcare costs driven by inflation, increased government regulation, and a higher volume and severity of claims, the cost to provide healthcare coverage has increased across the market. The Catholic Diocese of Columbus is not immune to these trends, but we remain committed to offering a comprehensive benefits package to support your health and well-being.

Help Is Here When You Need It

The USI Benefit Resource Center is a team of dedicated professionals available to assist you with any benefit or claim questions you may have. The team will provide you friendly, fast, and reliable service Monday through Friday from 8 a.m. to 5 p.m. Eastern Time.

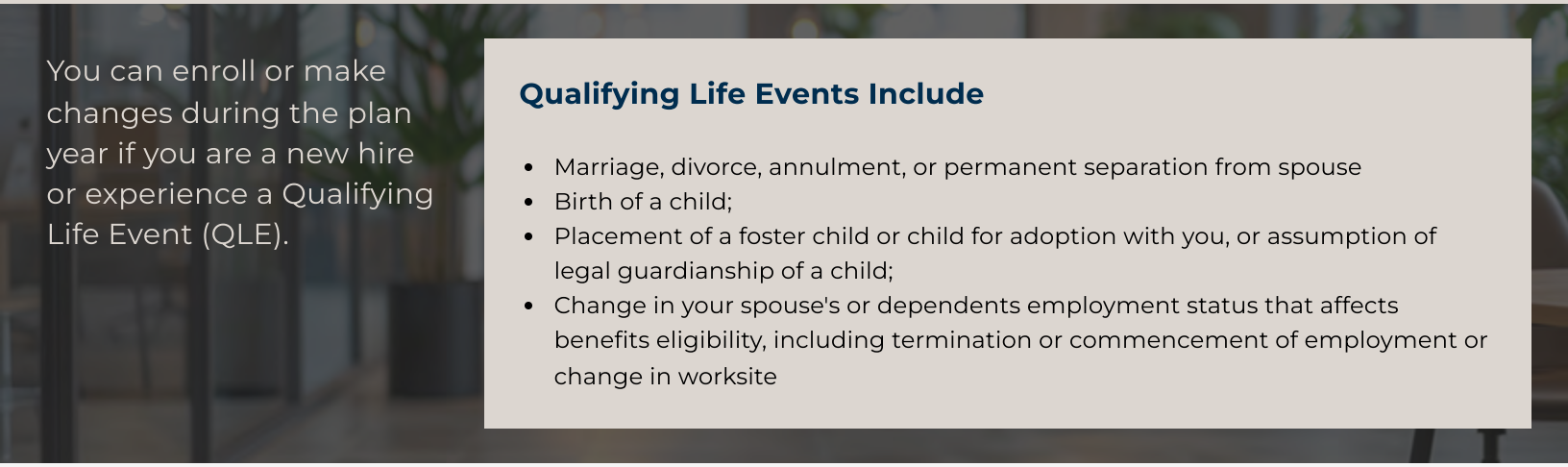
To speak to a member of your Benefit Resource Center Team:

Call: 855-874-0829
EMAIL: BRCMidwest@usi.com

Eligibility

Enrollment Rules

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You can enroll or make changes during the plan year if you are a new hire or experience a Qualifying Life Event (QLE).

Qualifying Life Events Include

- Marriage, divorce, annulment, or permanent separation from spouse
- Birth of a child;
- Placement of a foster child or child for adoption with you, or assumption of legal guardianship of a child;
- Change in your spouse's or dependents employment status that affects benefits eligibility, including termination or commencement of employment or change in worksite

Who is Eligible?

Full-time working 30 or more hours each week are eligible for all lines of coverage.

- Religious employees working fulltime are eligible for Medical, Dental, and Vision.
- Diocesan Priests are eligible for Medical, Dental, Vision, Priests Life Insurance, and Voluntary Life.
- Retired Diocesan Priests are eligible for Dental and Vision coverage.
- Working Spouse Eligibility: spouses are eligible to be covered under the health plan if they do NOT have medical coverage available to them through their employer

IMPORTANT:

To make changes to your benefit elections, you MUST notify HR within 30 days of the Qualifying Event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next Open Enrollment period, unless you have a Qualifying Event during the year. A list of Qualifying Events are posted above.

When can I Enroll?

Open enrollment will begin November 16 and end on November 25.

When Does Coverage Begin?

Employees become eligible for benefits the 1st of the month following date of hire. You must complete enrollment process within 30 days of your date of hire or within 30 days of the date of your qualifying event.

Enrollment

How to Enroll Online

Diocese of Columbus

Make your benefit elections during your enrollment window. After the deadline, you can only make changes if you experience a qualifying life event.

Save the Date

November 16 - 25

This Year's Enrollment is Passive

If you're happy with your current elections, you do not need to do anything. Your coverage will automatically carry forward into next year.

Important: FSA and Dependent Care FSA elections must be made now, they do not carry over.

Heads Up: A dependent eligibility audit will take place in early 2027.

How to Enroll

Scan the QR Code or use the link below to visit the Benefits Homepage.

Link: https://columbuscatholic.hrbenefits.net

Benefit Questions

Get help understanding your options, comparing plans, and making the choices that are right for you.

Benefit Resource Center (BRC)
855-874-0829 | BRCMidwest@usi.com

Medical Coverage

Choosing Your Health Plan

Diocese of Columbus



Carrier: Surest,
A United Healthcare Company
Network: United Healthcare

surest™

What's Available

Healthcare looks different for everyone. Explore your medical plans and choose the coverage that fits your needs, budget, and lifestyle.

Medical Plans

Diocese of Columbus is pleased to offer you a choice between two different medical plans from Surest. Coverage under both plans include comprehensive medical care and prescription drug coverage.

Base Plan

This plan has lower payroll contributions, making it the more cost-effective option each pay period. However, employees will generally pay higher copays and out-of-pocket expenses when receiving care compare to the Enhanced Plan. A brief summary of the Base Plan is on the next page.

Enhanced Plan

This plan has lower copays and out-of-pocket expenses, but the contribution is more expensive when compared to the Base Plan. A brief summary of the Enhanced Plan is on the next page.

Medical Comparison

Know Your Options

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Medical Benefits Summary

2 Plan Choices

Plan Details	Base Plan PPO	Enhanced Plan PPO
MONTHLY COST		
Employee	$138.00	$269.00
Employee + Spouse	$344.00	$601.00
Employee + Children	$300.00	$535.00
Family	$398.00	$695.00
IN-NETWORK PLAN DETAILS		
Deductible - Single	$0	$0
Deductible - Family	$0	$0
Out of Pocket Max - Single	$5,500	$4,000
Out of Pocket Max - Family	$11,000	$8,000
IN-NETWORK PROFESSIONAL SERVICES		
Preventive Care	$0 Copay	$0 Copay
Primary Care Physician	$25 - $130 Copay Range	$5 - $40 Copay Range
Specialist	$25 - $130 Copay Range	$5 - $40 Copay Range
Telehealth Visit	—	$0 Copay (Primary and Urgent)
In-patient Hospital	$40 - $3,500 Copay Range	$10 - $2,000 Copay Range
Outpatient Surgery	$40 - $3,500 Copay Range	$10 - $2,000 Copay Range
Mental Health Visit	$25 Copay	$5 Copay
Urgent Care	$80 Copay	$20 Copay
Emergency Room	$500 Copay	$200 Copay
Physical Therapy	100% Covered 60 visit limit per person per plan year	$5 - $30 Copay Range 60 visit limit per person per plan year
Virtual (Primary Care)	$0 - $130 Copay Range	$0 - $40 Copay Range
Maternity	$1,300 - $2,750 Copay Range	Delivery $350 - $1,025 Copay Range Prenatal and Postnatal Care free of charge
PRESCRIPTION DRUGS		
Rx Deductible	$0	$0
Mail Order	Tier 1 - $25 copay; Tier 2 - $88 copay; Tier 3 - $175 copay; 90-day supply	Tier 1 $25 copay; Tier 2 $88 copay; Tier 3 $175 copay; 90-day supply
Retail (30 day supply): Tier 1	$10 Copay	$10 Copay
Retail (30 day supply): Tier 2	$35 Copay	$35 Copay
Retail (30 day supply): Tier 3	$70 Copay	$70 Copay
Retail (90 day supply): Tier 1	$25 Copay	$25 Copay
Retail (90 day supply): Tier 2	$88 Copay	$88 Copay
Retail (90 day supply): Tier 3	$175 Copay	$175 Copay

Prescription Drugs

Pharmacy Benefits

Diocese of Columbus

Your medical plan includes prescription benefits for retail, mail order, and specialty pharmacies.



Carrier: RxBenefits

Prescription Drug List

The Prescription Drug List (also called a formulary) shows which medications are covered by your plan. Medications are grouped into tiers, and higher tiers typically cost more:

- Tier 1 - Generic Drugs
- Tier 2 - Preferred Brand Name Drugs
- Tier 3 – Non Preferred Brand Name Drugs
- Tier 4 – Specialty Drugs

Generic medications are a smart way to save. They provide the same active ingredients and meet the same safety standards, often at a lower cost.

Where to Fill Your Prescriptions

Retail pharmacy
Walk in to CVS, Walgreens, or your local pharmacy, show your medical ID card, and pick up your 30 or 90-day supply the same day.

Mail Order
Skip the trip to the pharmacy. Sign up online to have a 90-day supply of your daily medications delivered directly to your door.

Specialty pharmacy
Complex conditions require certain medications to be filled through a specialty pharmacy. You'll receive additional support to help manage your treatment.

Check the Drug List

To review covered medications, drug tiers, and any applicable restrictions, please refer to the **Premium Formulary Booklet**. The formulary provides a comprehensive list of covered prescription drugs and can help you determine your medication's coverage level and cost-sharing requirements.

RxBenefits

Member Services Quick Reference



Member Support

RxBenefits' experienced, high-performing call center team delivers a superior level of service.

Availability

- Benefits Details
- Claims Status
- Pharmacy Network
- Coverage Determination/Inquiries
- Mail and Specialty Scripts
- Pharmacy Information

Key Details on Common Issues

Pharmacy Benefits & Coverage Inquiries
As plan members, you and your dependents can call for questions related to:

- Coverage
- Clinical Programs
- Copays
- Deductible Issues

Paper Claims
Members can mail prescription receipts along with their prescription benefits manager's claim form to the address listed on their ID card or fax them to RxBenefits at 1-205-449-5225 to be processed for direct reimbursement.

Call: 800-334-8134 *or* **Email:** CustomerCare@RxBenefits.com
Monday-Friday, 7:00 a.m. to 8:00 p.m. Central

Live Chat: My RxBenefits Member Portal member.rxbenefits.com
Monday-Friday, 9:00 a.m. to 6:00 p.m. Central

RxBenefits.com | 1-800-377-1614

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Dental Coverage

Protect Your Smile

Diocese of Columbus

United Healthcare

A healthy smile starts with regular care. Your dental plan helps you stay on top of checkups and treatments that protect your oral health.

Dental plans have a limit on how much they'll pay each year. If you expect more extensive dental work, a higher annual maximum may help reduce your costs. If braces are part of your future care, choose a plan that includes orthodontic benefits.



Carrier: United Healthcare
Network: United Healthcare

Dental Benefits Summary

2 Plan Choices

Plan Details	Base Plan	Enhanced Plan
MONTHLY COST		
Employee	$6.00	$20.00
Employee + Spouse	$11.00	$40.00
Employee + Children	$12.00	$42.00
Family	$18.00	$63.00
PLAN DETAILS		
Annual Maximum	$1,500	$2,000
Individual Deductible	$0	$0
Family Deductible	$0	$0
Preventive Services	100% Coinsurance	100% Coinsurance
Basic Services	50% Coinsurance	80% Coinsurance
Major Services	50% Coinsurance	50% Coinsurance
ORTHODONTIA		
Orthodontics Lifetime Max	$1,500	$2,500
Children Ortho Services	50% (child to age 26)	60% (child to age 26)
Adult Ortho Services	50%	60%

Vision Coverage

Support Your Eye Health

DIOCESE of COLUMBUS



Carrier: VSP Vision Care
Network: VSP

Healthy eyes start with regular care. Your vision plan helps cover routine eye exams, prescription eyewear, and other services to support your eye health.

Your plan gives you a set amount to use toward prescription eyewear. Use your allowance for frames, lenses, or contacts, and pay any remaining cost if your purchase exceeds the benefit amount.

vsp vision care

Vision Benefits Summary

2 Plan Options

Plan Details	VSP Base Plan	VSP Enhanced Plan
MONTHLY COST		
Employee	$6.12	$11.05
Employee + Spouse	$11.15	$22.05
Employee + Children	$11.49	$23.85
Family	$18.35	$38.12
PLAN DETAILS		
Eye Exams Every calendar year / Every 12 months	$15 copay	$15 copay
Lenses Benefits Every calendar year / Every 12 months	$25 copay	$25 copay
Contact Lenses Every calendar year / Every 12 months	$60 copay; $150 allowance	$60 copay; $175 allowance
Frames Every other calendar year / Every 12 months	$25 copay; $150 allowance	$25 copay; $175 allowance

Flexible Spending Accounts

Use Pretax Dollars for Everyday Expenses

DIOCESE of COLUMBUS

A Flexible Spending Account (FSA) helps you set aside money from your paycheck before taxes to pay for eligible expenses.

FSAs come in different types, and each one is designed to help with specific expenses. Choose the account that fits your needs and use your funds for eligible expenses throughout the year.

Visit the **FSAstore.com** to shop FSA-eligible products.



Administrator: Custom Benefit Designs

Health Care FSA

A Health Care FSA helps you pay for eligible medical, dental, and vision expenses for you and your eligible dependents.

Eligible expenses include:

- Deductibles, copays, and coinsurance
- Prescription drugs
- Dental care and orthodontics
- Eye exams, glasses, and contacts
- Hearing aids and batteries

Dependent Care FSA

A Dependent Care FSA helps you pay for eligible care expenses for your dependents under age 13 or adult dependents who need care, so you or your spouse can work or attend school full-time.

Eligible expenses include:

- Daycare, preschool, before- and after-school care, summer day camps
- Adult day care

2027 FSA Contributions

You can contribute money to your FSA up to the IRS annual maximum. Health Care FSAs and Limited Purpose FSAs allow you to carry over up to $700 into the next plan year. Dependent Care FSAs do not allow funds to carry over.

FSA	2026	2027
Health Care FSA	$3,400	$3,500
Dependent Care FSA	$7,500 single or married filing jointly $3,750 married filing separate	$7,500 single or married filing jointly $3,750 married filing separate

Manage Your Account Online

Check your balance, submit claims, view transactions, and keep track of your available funds.

- Visit https://customdesignbenefits.com/
- Call (800) 598-2929

Employee Assistance Program

Resources for Life, Work, and More



Administrator:
Lincoln Financial

Catholic Diocese of Columbus understands that it can be difficult to juggle work responsibilities with personal matters you may be facing. For this reason, we have partnered with EmployeeConnect through Lincoln Financial to provide you with an Employee Assistance program at no cost to you!



The Employee Assistance Program helps you and your eligible dependents balance the demands of work, life, and personal issues. This confidential service provides access to professional counseling and guidance to address stressful life events. Employees and their eligible dependents can speak to a trained professional who will help assess their needs and provide referrals to local resources including psychologists, legal and financial consultants, marriage/family therapists, and substance abuse counselors.

Employees and their eligible dependents have unlimited telephonic access to the EAP and up to five face-to-face counseling sessions per issue.

Connect with Your EAP

EAP services are available at no cost to you and your household members.

- www.guidanceresources.com
- Download the GuidanceNow mobile app

Life and AD&D

Financial Protection When It Matters Most

Diocese of Columbus

Life and Accidental Death and Dismemberment (AD&D) insurance provides financial protection for you and your loved ones if you pass away or experience a serious accident.

Carrier: Lincoln Financial



Designate Your Beneficiaries!

A beneficiary is the person or people you choose to receive your life insurance benefit. Make sure you have a beneficiary on file for your Life and AD&D coverage. Review your information regularly and keep it up to date, especially after major life changes.

Basic Life and AD&D

You are automatically enrolled in this coverage at no cost to you.

Includes AD&D benefit equal to your life insurance benefit. If you experience a covered accidental death or qualifying injury, AD&D may provide a benefit based on the type of loss.

Lincoln Financial℠

Life AD&D

Plan Details	
Total Life Insurance Benefit	$50,000

Voluntary Life and AD&D

If you'd like additional protection, you can purchase Voluntary Life and AD&D coverage for yourself and eligible dependents.

You must elect coverage for yourself before adding coverage for your spouse or children. If you don't enroll when first eligible or want to increase your coverage later, you may need to provide proof of good health.

Lincoln Financial℠

Voluntary Life/AD&D

Plan Details	
Include AD&D	Yes
Employee Guaranteed Issue	$350,000
Employee Maximum Benefit	Increments of $10,000 to a maximum the lessor of 7 times your salary or $500,000
Spouse Guaranteed Issue	$100,000
Spouse Maximum Benefit	Increments of $5,000 to a maximum of $250,000
Dependent Guaranteed Issue	$25,000
Dependent Maximum Benefit	Flat $25,000 benefit

Disability

Protect Your Paycheck

If an illness or injury keeps you from working, disability insurance can help provide income support while you focus on your recovery.

Short-Term Disability

Short-Term Disability helps replace part of your income if you're temporarily unable to work due to a covered illness, pregnancy, or non-work-related injury.

Lincoln Financial℠

Short Term Disability

Plan Details	
Benefit Amount	65% of Weekly Salary
Benefit Maximum Per Duration	$26,000
Waiting Period Illness	8th Day
Waiting Period Injury	8th Day
Benefit Duration	13 Weeks

Long-Term Disability

Long-Term Disability helps replace part of your income if you're unable to work due to a covered disability or injury that lasts for an extended period of time.

Lincoln Financial℠

Long Term Disability

Plan Details	
Benefit Amount	40% of monthly base earnings
Maximum Benefit per duration	$5,000 per Month
Waiting Period	After 90 days
Benefit Duration	Social Security Normal Retirement Age (SSNRA)

Long-Term Disability Buy Up

Long-Term Disability Buy Up provides the opportunity to purchase additional disability coverage, allowing you to replace a greater portion of your income if you are unable to work due to a covered disability or injury.

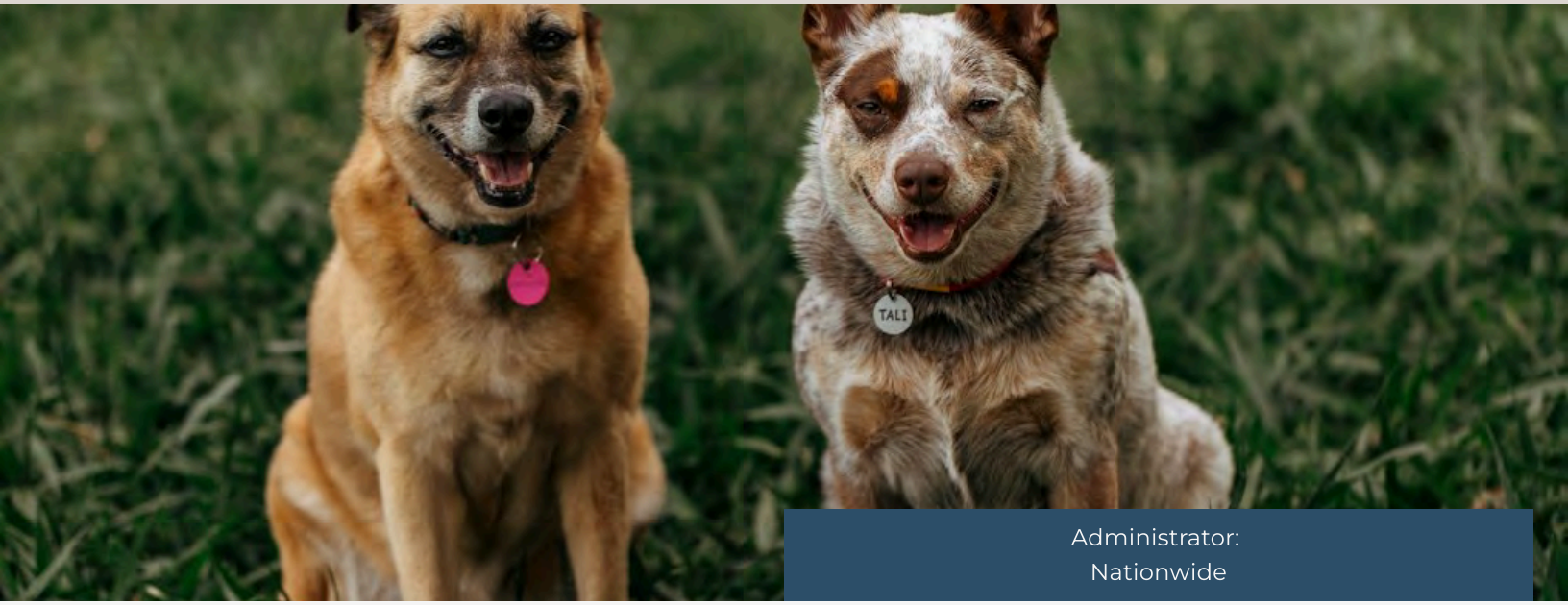
Lincoln Financial℠

Long Term Disability Buy Up

Plan Details	
Benefit Amount	65% of monthly base earnings
Maximum Benefit per duration	$7,500 per month
Waiting Period	After 90 days
Benefit Duration	Social Security Normal Retirement Age (SSNRA)

Pet Insurance

Support Your Pets Well-Being



Administrator:
Nationwide

Protect your furry, feathered, and exotic family members with **Nationwide My Pet Protection ChoiceSM** pet insurance. Coverage is available for dogs, cats, birds, reptiles, and other exotic pets, with flexible plan options to fit your pet's needs.



Key Features

- Visit any licensed veterinarian, specialist, or emergency provider worldwide
- Coverage available for accidents, illnesses, hereditary conditions, and wellness care
- Submit claims online, by email, or by mail for reimbursement
- No provider networks or referrals required
- Guaranteed issue coverage for newly enrolled pets (subject to policy terms and exclusions)

Additional Member Benefits

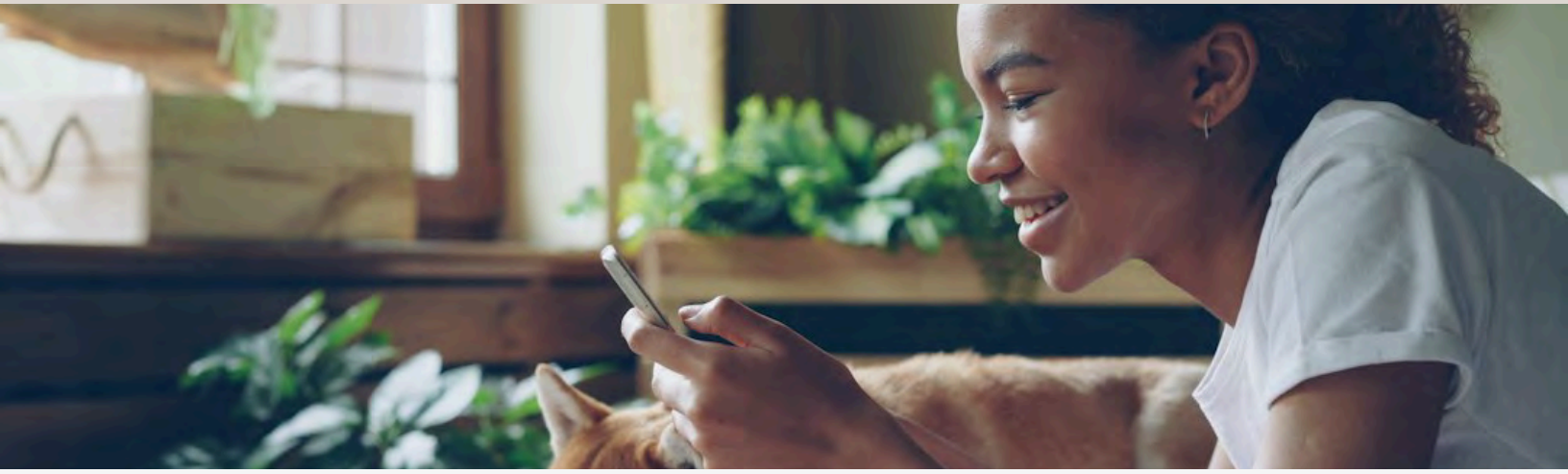
- **PetRx ExpressSM**: Discounts on eligible pet prescriptions at participating pharmacies, plus automatic claim submission at no additional cost.
- **VetHelpline**: Unlimited 24/7 access to licensed veterinary professionals through video chat for expert guidance on pet health concerns at no additional cost.

Connect with Your Pet Insurance Provider

- Visit: https://partnersolutions.nationwide.com/pet/columbuscatholic
- Call 877-738-7874

MyBenefits2GO

Free Mobile Benefits App



The MyBenefits2GO app gives you on-the-go access to Catholic Diocese of Columbus benefit and insurance policy details, HR contact information and more!

The mobile benefits app provides a quick and simple way for you and your enrolled dependents to access benefit summaries and other important information about our group plans. The app also offers the ability to take photos of ID cards to store on the phone, as well as a way to easily locate carrier and HR contact information. The MyBenefits2Go app is free and available for Iphone and Android Platforms. App benefits include:

- **Staying Organized**

The app gives you access to benefit plan information and ID cards all in one place.

- **Keeping Up-to-Date**

The app automatically connects you with the most updated plan information

- **Lightening Wallets**

The app allows you to store and share images of your ID cards. Images are stored on the phone itself; no personal health information transmitted or saved

- **Getting In Touch**

The app provides you with a single location to find contact information for the Human Resources team and the Benefit Resource Center, as well as insurance carriers.

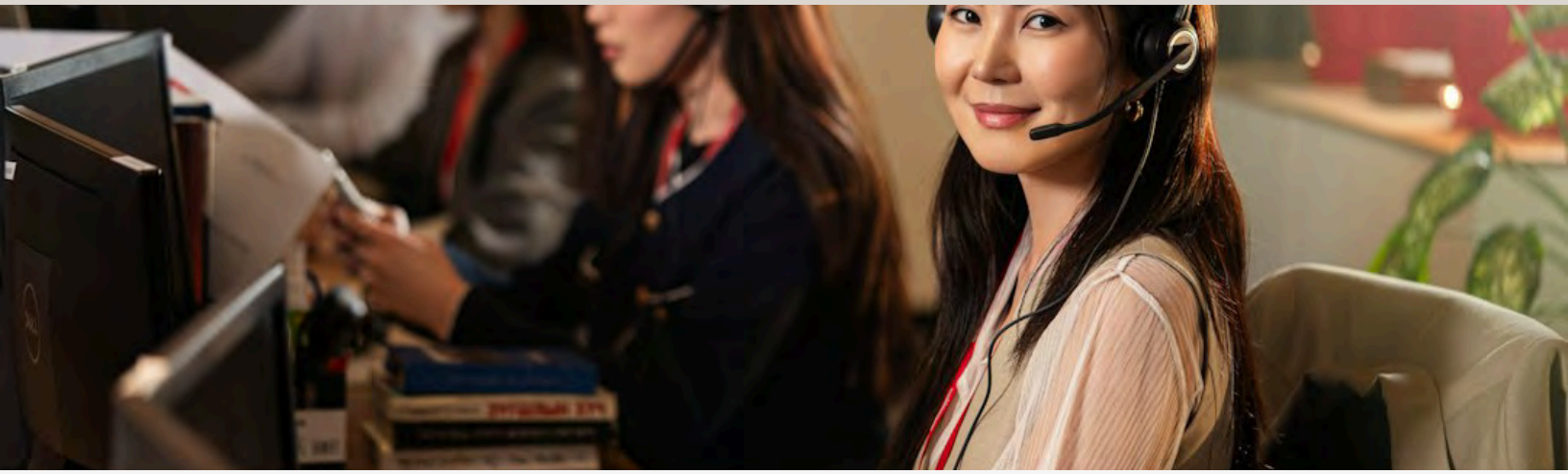


Check Out the App

Download the mobile app to your smartphone. Scroll through the intro pages and, when prompted, enter the code **T91798** to see your plan information.

Benefit Resource Center (BRC)

Access All Of Your Benefits Insurance Details While On The Go!



The BRC provides you with personalized support for questions and issues related to your benefits, including claims, coverage, and access to care.

The Benefit Resource Center (BRC) is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

The specialists in the Benefit Resource Center are available Monday through Friday 8:00am to 5:00pm Eastern Time via phone 855-874-0829 or via email BRCMidwest@usi.com. If you need assistance outside of regular business hours, please leave a message and one of the Benefit Specialists will promptly return your call or email message by the end of the following business day.

CALL THE BENEFIT RESOURCE CENTER ("BRC") WE'RE HERE TO HELP!

We speak insurance. Our Benefits Specialists can help you with:

- Deciding which plan is the best for you
- Benefit plan & policy questions
- Eligibility & claim problems with carriers
- Information about claim appeals & process
- Allowable family status election changes
- Transition of care when changing carriers
- Claim escalation, appeal & resolution



Benefit Resource Center (BRC)

BRCMidwest@usi.com | Toll Free: 855-874-0829
Monday - Friday | 8:00am to 5:00pm EST

Contact Information

Helpful Resources

Help With Coverage

Medical Coverage
Surest
www.benefits.surest.com
866-683-6440

Prescription Drugs
RxBenefits
member.rxbenefits.com
800-377-1614

Vision Coverage
Vision Service Plan
www.vsp.com
800-877-7195

Employee Assistance Program
Lincoln Financial
www.guidanceresources.com
888-628-4824

Flexible Spending Accounts
Custom Design Benefits
www.customdesignbenefits.com
800-598-2929

Life and AD&D, Voluntary Life AD&D, Disability
Lincoln Financial
www.lincoln-financial.com
800-423-2765

Dental Coverage
United Healthcare
www.myuhc.com
800-445-9090

Pet Insurance
Nationwide
www.partnersolutions.nationwide.com
888-628-4824

Help With Benefits

Benefits Support Center
855-874-0829 | BRCMidwest@usi.com



2027 ENROLLMENT GUIDE

This brochure highlights the main features of the Catholic Diocese of Columbus employee benefits program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. Catholic Diocese of Columbus reserves the right to change or discontinue its employee benefits plans anytime.

Benefits provided by:

USI