

SISTERS  
of ST. MARY  
of OREGON  
MINISTRIES  
CORPORATION



# Benefit Enrollment Guide

## 2022



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## A Message from Human Resources at Sisters of St. Mary of Oregon Ministries Corporation

It is our pleasure to provide you with a comprehensive program of competitive benefits. Our goal is to attract and retain this team of professional faculty and staff whom we consider the heart and soul of SSMO Ministries. We strive to support the needs of our employees and your dependents by providing a benefit package that is easy to understand, easy to access and affordable for everyone. Our ultimate success depends on you, our talented and dedicated workforce. Your contributions are what make our goals realities.

The leadership team is proud to bring you the 2022 benefit package. In our effort for complete transparency we must make you aware of the following. Although not exorbitant, the medical premiums have increased by slightly over 5% over last year's rates. On a high note, we have changed life and disability providers to Prudential, lowering our elimination period from 15 days to 7 days for disability benefits

You can review our benefit offerings by accessing <https://www.ssmoministries.org/employee-benefits/>

Sincerely,

RitaMarie Trueworthy, HR Director

# Eligibility

## Eligible Employees:

You may enroll in the Sisters of St. Mary of Oregon Ministries Corporation Employee Benefits Program if you are a Full-Time employee working at least 24 Hours per Week. SSMO Ministries, SSMO Foundation, VCES, VCMS, VCHS.

## Eligible Dependents:

If you are eligible for our benefits, then your dependents are too. In general, eligible dependents include your spouse, or registered domestic partner and children up to age 26. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided. Children may include natural, adopted, stepchildren and children obtained through court- appointed legal guardianship, as well as children of same gender state-registered domestic partners.

## When Coverage Begins:

Newly hired employees and dependents will be effective in Sisters of St. Mary of Oregon Ministries Corporation's benefits programs First of Month Following or coinciding with date of hire. All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a family status event.

## Family Status Change:

A change in family status is a change in your personal life that may impact your eligibility or dependent's eligibility for benefits. Examples of some family status changes include:

- Change of legal marital status (i.e. marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (i.e. birth, adoption, death of dependent, ineligibility due to age)
- Change in employment or job status (spouse loses job, etc.)

If such a change occurs, you must make the changes to your benefits within 30 days of the event date. Documentation may be required to verify your change of status. Failure to request a change of status within 30 days of the event may result in your having to wait until the next open enrollment period to make your change. Please contact Human Resources at 503.906.1140 to make these changes.





# Medical Insurance

	Regence Blue Cross Blue Shield of Oregon Base Plan	Regence Blue Cross Blue Shield of Oregon Buy-Up Plan
<b>Annual Deductible</b>		
<b>Individual</b>	\$400	\$250
<b>Family</b>	\$1,200	\$750
<b>Coinsurance</b>	80% / 60% / 60%	80% / 60% / 60%
<b>Maximum Out-of-Pocket</b>		
<b>Individual</b>	\$2,500	\$1,500
<b>Family</b>	\$7,500	\$4,500
<b>Physician Office Visit</b>		
<b>Primary Care</b>	\$20 copay	\$15 copay
<b>Specialty Care</b>	\$30 copay	\$15 copay
<b>Preventive Care</b>		
<b>Adult Periodic Exams</b>	100% Covered in Full	100% Covered in Full
<b>Well-Child Care</b>	100% Covered in Full	100% Covered in Full
<b>Diagnostic Services</b>		
<b>X-ray and Lab Tests</b>	80% Deductible Waived	80% Deductible Waived
<b>Complex Radiology</b>	80% Deductible Waived	80% Deductible Waived
<b>Urgent Care Facility</b>	\$20 copay	\$15 copay
<b>Emergency Room Facility Charges*</b>	\$250 copay, then 80% Deductible Waived	\$150 copay, then 80% Deductible Waived
<b>Inpatient Facility Charges</b>	80%	80%
<b>Outpatient Facility and Surgical Charges</b>	80% *90% at Ambulatory Surgery Center	80% *90% at Ambulatory Surgery Center
<b>Mental Health</b>		
<b>Inpatient</b>	80%	80%
<b>Outpatient</b>	\$20 copay	\$15 copay
<b>Substance Abuse</b>		
<b>Inpatient</b>	80%	80%
<b>Outpatient</b>	\$20 copay	\$15 copay
<b>Other Services</b>		
<b>Chiropractic</b>	80% Deductible Waived. Limited to 16 Visits. Coinsurance does not apply to out of pocket maximum.	80% Deductible Waived. *Limited to 16 Visits, Networks Combined*

	Regence Blue Cross Blue Shield of Oregon Base Plan	Regence Blue Cross Blue Shield of Oregon Buy-Up Plan
<b>Retail Pharmacy (30 Day Supply)</b>		
<b>Generic (Tier 1)</b>	\$15 copay	\$15 copay
<b>Preferred (Tier 2)</b>	\$30 copay	\$30 copay
<b>Non-Preferred (Tier 3)</b>	\$50 copay	\$50 copay
<b>Mail Order Pharmacy (90 Day Supply)</b>		
<b>Generic (Tier 1)</b>	\$45 copay	\$45 copay
<b>Preferred (Tier 2)</b>	\$90 copay	\$90 copay
<b>Non-Preferred (Tier 3)</b>	\$150 copay	\$150 copay

<b>Employee Contributions (Per Month)</b>	
<b>Regence Base</b>	
<b>Employee</b>	\$103.85
<b>Employee &amp; Spouse</b>	\$468.99
<b>Employee &amp; Child(ren)</b>	\$393.44
<b>Employee &amp; Spouse &amp; Child(ren) (Family)</b>	\$776.36

<b>Employee Contributions (Per Month)</b>	
<b>Regence Buy-Up</b>	
<b>Employee</b>	\$146.77
<b>Employee &amp; Spouse</b>	\$555.06
<b>Employee &amp; Child(ren)</b>	\$470.51
<b>Employee &amp; Spouse &amp; Child(ren) (Family)</b>	\$898.69

## Medical Benefits

The charts above are a brief outline of what is offered. Sisters of St. Mary of Oregon Ministries Corporation pays a flat dollar amount towards the medical premiums to significantly discount the employee contributions. Please refer to the summary plan description for complete plan details.



# Dental Insurance

	Willamette Dental Insurance, Inc. Dental DHMO	Standard Insurance Company Dental	
	Schedule of Benefits	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>			
<b>Individual</b>	\$0	\$50	Shared with In-Network
<b>Family</b>	\$0	\$150	Shared with In-Network
<b>Waived for Preventive Care</b>	N/A	Yes	Yes
<b>Office Visit (General/Specialist)</b>	\$10/\$30 copay	N/A	N/A
<b>Annual Maximum</b>			
<b>Per Person/Family</b>	N/A	\$1,750	\$1,250
<b>Max Builder*</b>	N/A	Included + PPO Bonus	Included
<b>Preventive</b>	100%	100%	100%
<b>Basic (Year 1, 2, 3)</b>	Scheduled	80%/90%/100%	80%/90%/100%
<b>Major</b>	Scheduled	50%	50%
<b>Orthodontia</b>			
<b>Benefit Percentage</b>	\$2,500 copay	50%	50%
<b>Adult/Child(ren)</b>	Adult/Children	Children Only	Children Only
<b>Lifetime Maximum</b>	N/A	\$1,500	Shared with In-Network
<b>Benefit Waiting Periods</b>	N/A	Refer to Contract / 12 months	Refer to Contract / 12 months

\*The Standard Plan participants may be eligible to roll over a portion of their annual max benefit. An additional bonus may apply for utilizing in-network providers. See plan document for details.

<b>Employee Contributions (Per Month)</b>	
Willamette Dental DHMO	
<b>Employee</b>	\$5.70
<b>Employee &amp; Spouse</b>	\$28.91
<b>Employee &amp; Child(ren)</b>	\$36.26
<b>Employee &amp; Spouse &amp; Child(ren) (Family)</b>	\$59.50

<b>Employee Contributions (Per Month)</b>	
The Standard Dental PPO	
<b>Employee</b>	\$5.00
<b>Employee &amp; Spouse</b>	\$25.34
<b>Employee &amp; Child(ren)</b>	\$31.79
<b>Employee &amp; Spouse &amp; Child(ren) (Family)</b>	\$52.13

# Life and AD&D Insurance

Sisters of St. Mary of Oregon Ministries Corporation provides Basic Life and AD&D benefits to eligible employees. The Life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan.

Prudential Insurance Company Life and AD&D	
Employee	
<b>Benefit Maximum</b>	\$10,000
<b>Guaranteed Issue</b>	\$10,000

The above benefits will begin to decrease at age 65.

## Important Reminder!

Be sure to assign a beneficiary or living trust to ensure your assets are distributed according to your wishes.

# Voluntary Life Insurance

You may purchase additional Life insurance with Prudential Insurance Company. Your contributions will depend on your age and the amount of coverage you elect. You may elect Life Insurance in any \$10,000 increment, subject to maximum of 5 times annual earnings, but no more than \$300,000. Your election, however, could be subject to medical questions and evidence of insurability. You may also purchase Life Insurance for your spouse and children – see plan document for details.

## Guarantee Issue

All employees have a one-time opportunity to enroll up to \$150,000 without providing health information. These are referred to as “Guarantee Issue” limits. However, if you do not enroll when initially eligible, you will be required to provide evidence of “good health” for any amount elected. If you choose to enroll in less than the Guaranteed Issue amount, you may increase your election by up to \$20,000 in subsequent open enrollments up to the Guaranteed Issue amount without completing evidence of insurability. Please contact your Human Resource Department for enrollment materials.



# Short-Term Disability Insurance

Sisters of St. Mary of Oregon Ministries Corporation provide a short-term disability plan through Prudential Insurance Company. This benefit covers 60% of your weekly base salary up to \$500/week. The benefit begins after 7 days of injury or illness and lasts up to 13 weeks (includes the 7 days of injury or illness). This plan also provides a post partem benefit, for more details please contact HR. Please see the summary plan description for complete plan details.

# Long-Term Disability Insurance

Sisters of St. Mary of Oregon Ministries Corporation provides long-term income protection through Prudential Insurance Company in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to \$6,000. Benefit payments begin after 90 days of disability. Benefits continue until Social Security Normal Retirement Age with ADEA. Please see the summary plan description for complete plan details.



# Flexible Spending Accounts

The Flexible Spending Account (FSA) plan with WEX, Inc. allows you to set aside pre-tax dollars to cover qualified expenses you would normally pay out of your pocket with post-tax dollars. The plan is comprised of a health care spending account and a dependent care account. You pay no federal or state income taxes on the money you place in an FSA.

## How an FSA works:

- Choose a specific amount of money to contribute each pay period, pre-tax, to one or both accounts during the year.
- The amount is automatically deducted from your pay at the same level each pay period.
- As you incur eligible expenses, you may use your flexible spending debit card to pay at the point of service OR submit the appropriate paperwork to be reimbursed by the plan.

## Important rules to keep in mind:

- The IRS has a strict “use it or lose it” rule. You will lose any funds that exceed the \$570 rollover amount if they are not used by the end of the plan year.
- Once you enroll in the FSA, you cannot change your contribution amount during the year unless you experience a qualifying life event.
- You cannot transfer funds from one FSA to another.

Please plan your FSA contributions carefully, as any funds greater than the \$570 rollover amount that are not used by the end of the year will be forfeited. Re-enrollment is required each year.

MAXIMUM ANNUAL ELECTION	
Health Care FSA	\$2,850
Dependent Care	\$5,000

## Rollover Information

You may rollover a minimum of \$100 each year with a maximum rollover amount of \$570.



# Employee Assistance Plan

Life does not always go smoothly. All of us experience times when a personal problem or crisis affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you and your household members. A professional counselor will assist you in assessing your situation, finding options, making choices or locating further help.

It's free...Your employer covers the cost of initial assessment, additional problem-solving sessions and referral services. If there is a need for further counseling or treatment, your counselor will help you explore various options.

It's confidential...Your EAP has been set up with Canopy (previously Cascade Centers, Inc.) an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

Canopy is only a phone call away at 800-433-2320 or via e-mail at [info@canopywell.com](mailto:info@canopywell.com)

# Contact Information

## Have Questions? Need Help?

Sisters of St. Mary of Oregon Ministries Corporation is excited to offer access to the USI Benefit Resource Center (BRC), which 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 Mountain, Pacific and Alaska Standard Time at 866-468-7272 or via e-mail at [BRCWest@usi.com](mailto:BRCWest@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 e-mail message by the end of the following business day.

## Carrier Customer Service

Additional information regarding benefit plans can be found at <https://www.ssmoministries.org/employee-benefits/>. Please contact Human Resources to complete any changes to your benefits that are not related to your initial or annual enrollment.

	CARRIER	PHONE NUMBER	WEBSITE
<b>Medical Base/Buy-Up</b>	Regence BlueCross BlueShield	(888) 367-2116	<a href="http://www.regence.com">www.regence.com</a>
<b>Managed Dental</b>	Willamette Dental Insurance, Inc.	(855) 433-6825	<a href="http://www.willametedental.com">www.willametedental.com</a>
<b>Dental PPO</b>	Standard Insurance Company	(800) 547-9515	<a href="http://www.standard.com">www.standard.com</a>
<b>Life/AD&amp;D</b>	Prudential Insurance Company	(800) 842-1718	<a href="http://www.prudential.com">www.prudential.com</a>
<b>Voluntary Life/AD&amp;D</b>			
<b>Short Term Disability</b>			
<b>Long Term Disability</b>			
<b>FSA</b>	WEX	1 -833-225-5939	<a href="http://www.wexinc.com">www.wexinc.com</a>
<b>Employee Assistance Program (EAP)</b>	Canopy	(800) 433-2320	<a href="http://www.canopywell.com">www.canopywell.com</a>

This brochure summarizes the benefit plans that are available to Sisters of St. Mary of Oregon Ministries Corporation eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.