



CATHOLIC
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BENEFIT BEAT

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We're Here to Serve You
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Welcome to the latest edition of Benefit Beat. Please feel free to share this newsletter with any staff, clergy or other members of your diocese for whom you think it would be useful. And, if there's anything you would like us to cover in a future issue of Benefit Beat, please contact [Mathew Hartz](#) at 800.228.6108 ext. 2209.

In This Issue

[Managing the Rising Costs of Healthcare Benefits](#)

[Benefits Tip](#)

[Focus on BenefitFocus](#)

[People Are Talking](#)

[Understanding Leave of Absence Policies](#)

[Annual Meeting Update](#)

Managing the Rising Costs of Healthcare Benefits

The rising cost of healthcare is affecting everyone. In recent years, a growing number of employers have shifted more of the cost burden to employees via a combination of reduced benefits through higher copays, deductibles and out-of-pocket amounts, as well as increased premiums. Yet, healthcare costs continue to rise for a multitude of factors, such as aging of the population, an ever-increasing rate of diabetes and obesity - both conditions typically include numerous health comorbidities - and a higher and more prevalent use of specialty medications. In addition, the costs for both genetic and behavioral conditions have increased substantially. In order to lessen the impact of dramatic change to employer plans, Catholic Mutual Group has worked with our clients to offer less costly plans more recently.

We understand that some of our members are reluctant to make changes to their health plans because it would mean losing grandfathered status and changing the benefits employees have grown accustomed to. However, it is important to note that these traditional plans are often costlier than other plan designs because the copays and deductibles have not kept up with medical cost inflation.

One option employers are considering is offering (a) Qualified High-Deductible Health plan(s) (QHDHPs); for 2017 the minimum deductible for single coverage is \$1,300 and \$2,600 for dependent-tier coverage. Offering a QHDHP provides employees the opportunity to utilize a Health Savings Account to help save for and subsidize health care expenses. If your traditional health plan deductible(s) is/are breaking the \$1,000 mark, it may be worth considering making your health plan a QHDHP. One of the requirements of a QHDHP is that all medical care except preventive/routine services must first apply to the deductible. A new and enticing feature allows employers to cover certain preventive medications prior to the deductible being met, which can make the QHDHP much more attractive to employees taking these medications.

Employer-sponsored healthcare coverage (insurance) continues to be incredibly popular in the U.S. due to the funding arrangement: employers have typically subsidized more of the cost, which has allowed the employee share to be much lower than if this level of coverage had been purchased on the open market. Employer/employee share is another key factor when looking at plan design and costs. Changing the employer share of premium can be difficult, due to prior expectations and possible grandfathered status. However, when looking at offering QHDHPs (lower-cost plans typically), employers could make changes to the employer share of premium which would, in turn, allow employees to consider both payroll deductions and the plan designs to make better decisions. This cost-benefit review, along with an ability to save for future health costs in the HSA, can help reduce plan costs, make users of the plan more aware of the cost of care, and, potentially, make users more health-conscious.

BENEFITS TIP!

In order to ensure that your Life and LTD claims are processed in a timely manner, it is vital to use the correct forms. Many insurance providers frequently update their forms, so please be sure your employees are accessing the most updated version online at the time they file a claim. If you have any questions about the correct forms to use, please contact your benefits specialist.

Focus on BenefitFocus

Earlier this year, we announced that Catholic Mutual has formed a strategic alliance with Benefitfocus, an industry-leading open enrollment and data analytics vendor that handles administrative responsibilities such as enrollment, employee communications, billing assistance, in addition to partnering with other vendors that offer employee hour tracking, ACA reporting, wellness, etc.

You can learn more about our partnership with BenefitFocus, and the services they offer, by clicking the link below:

[BenefitFocus Introduction](#)

For further information, including the preferred pricing offered to Catholic organizations through Catholic Mutual Group, please contact Mathew Hartz at 800.228.6108 ext. 2209.

PEOPLE ARE TALKING...

Recently, we've heard two very kind comments from the Diocese of Charlotte in North Carolina that we are proud to share with you.

"Thank you Catholic Mutual Group for your help throughout the BenefitFocus implementation process. The BenefitFocus team was very thorough and accommodating throughout the entire process; their attention to detail and weekly status calls kept everyone on task and moving forward. It has also been reassuring to have already received positive comments from our employees and CFO regarding the new on-line enrollment process."

-Terri Wilhelm, PHR, SHRM-CP
Human Resources Director
Catholic Diocese of Charlotte

"Just a note to compliment you on the Benefitfocus benefits portal. I think it is extremely well done and very easy to navigate. Really excellent!"

-William G. Weldon, CPA
Chief Financial Officer
Catholic Diocese of Charlotte

Understanding Leave of Absence Policies

The Family and Medical Leave Act (FMLA) requires that group health benefits be maintained for up to 12 weeks per year when an employee is taking unpaid, job-protected leave during a personal or family health crisis or following the birth, adoption or foster care placement of a child.

Once an employer becomes aware that an employee's need for leave may qualify for FMLA benefits, the employer must notify the employee that they are eligible and provide a notice of rights and responsibilities under the FMLA. If the employee is not eligible, the employer must provide a reason for ineligibility.

However, there are often cases where an employee's leave falls outside the FMLA, or their doctor has required them to return to work part-time for a period after the 12-week FMLA coverage mandate. These types of gray areas are why it's important to understand the FMLA and develop a comprehensive leave of absence policy that spells out the specific circumstances of when employees are eligible for coverage.

The United States Department of Labor offers extensive information regarding the FMLA, available [here](#), [here](#) and [here](#). To learn about coverage requirements and options outside of FMLA mandates, please contact your benefits specialist.

Annual Meeting Update



Please **SAVE THE DATES** as we are pleased to announce Catholic Mutual Group's Employee Benefit Buying Alliance will hold it's 2018 annual meeting February 6th and 7th, 2018 at the following location:

The Scott Resort & Spa (formerly FireSky Resort)
4925 N. Scottsdale Road
Scottsdale, AZ 85251
Tel: 480-945-7666
Fax: 480-946-4056
<http://www.thescottresort.com>

As a reminder, Catholic Mutual will again reimburse up to \$500 to each Diocese having a representative in attendance.