

# DIOCESE OF ST. PETERSBURG



## EMPLOYEE BENEFITS GUIDE 2025 LAITY



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# Welcome

At the Diocese of St. Petersburg, we believe that you, our employees, are our most important blessing. Helping you and your families achieve and maintain good health – physical, emotional and financial – is the reason that the Diocese of St. Petersburg offers you this benefits program. We are providing you with this overview to help you understand the benefits that are available to you and how to best use them. A list of plan contacts is provided in the booklet. For more detailed information, please refer to the benefits resources located on the Diocesan website at: <https://www.dosp.org/humanresources/benefits/>

## Benefits Guide Overview

This guide provides a general overview of your benefit choices to help you select the coverage that is right for you. Be sure to make choices that work to your best advantage. Of course with choice, comes responsibility, and planning is recommended. Please take time to read about and understand the benefit plans thoroughly, and enroll on time. Included in this guide are summary explanations of the benefits and costs as well as contact information for each provider.

It is important to remember that only those benefit programs for which you are eligible and have enrolled in apply to you. We encourage you to review each section and to discuss your benefits with your family members. Be sure to pay close attention to applicable co-payments and deductibles, how to file claims, pre-authorization requirements, networks, and services that may be limited or not covered (exclusions).

## Benefits Eligibility

### Eligible Employees:

Benefit Eligible employees are provided an opportunity to participate in the Diocese of St. Petersburg Employee Benefits Program after satisfying the new hire waiting period and annually during Open Enrollment.

### Eligible Dependents:

When you enroll in benefits, you may also enroll your dependents in some of the benefits. In general, eligible dependents include your spouse and children up to age 26 (coverage ends the end of the month they turn 26). Children include natural, adopted, step-children, and children obtained through court-appointed legal guardianship.

If your child has a disability, coverage may continue beyond age 26 once proof of the ongoing disability is provided and approved by the carrier.

### Spouse Eligibility:

If your spouse is eligible for other coverage through his / her employer, **they are not eligible for coverage** under the Diocese of St Petersburg Employee Benefits Program.

### When Coverage Begins:

Full-Time employees working 30 hours per week or more are eligible for benefits the 1st of the month following 30 days of employment.

All elections are in effect for the entire plan year and can only be changed during Open Enrollment, unless you experience a Qualifying Life Event (See Page 5 for more details).

This guide **only highlights** your benefits and is not intended to cover all provisions of all plans but rather is a quick reference to help answer most of your questions. Official plan and insurance documents actually govern your rights and benefits under each plan. It is your responsibility to request plan documents. The Diocese reserves the right, in its sole and absolute discretion, to amend, modify or terminate, in whole or in part, any or all the provisions of the benefit plans that they sponsor.

# Enrolling in Benefits

Open Enrollment 2025:  
October 28 - November 10

We have two options for you to enroll in your benefit plans - Guided Enrollment or Self Service.

We strongly encourage you to take advantage of our Guided Enrollment option, which provides you with free access to a personal enrollment counselor to review your plans, costs, and assist with entering the enrollment information in Paylocity. **You are eligible to enroll in your benefits following your first day of work.**

## OPTION 1: GUIDED ENROLLMENT RECOMMENDED OPTION

Our recommended method for your enrollment is for you to set an appointment with a dedicated enrollment specialist at Velocity.

You set a time that works for you during the day or in the evening.

Your Velocity enrollment specialist will review your options and enter your selections for you in Paylocity—No need for you to remember your user name and password!


Click the QR code below or go to the website:

<https://link.edgepilot.com/s/c4de1795/JqLfEwx7skCZifKuBLJclA?u=https://velocitybenefits.as.me/OpenEnrollDOSP>



## OPTION 2: SELF SERVICE ENROLLMENT

If you prefer to enroll on your own, you will do so at [www.Paylocity.com](http://www.Paylocity.com).

- Sign in using your DOSP ID (12xxx).
  - Enter your username and your password (if you are missing any of the information needed to log in, please reach out to the payroll administrator at your entity).
  - Near the top left of the page, click on “HR & Payroll”.
  - From the menu that slides out from the left please click on the last option, Bswift Benefits.
- 
- You will be brought to a welcome screen, then follow the prompts.

# Changing Your Benefit Elections

Benefit elections made at Open Enrollment cannot be changed until the next annual Open Enrollment period. The only exception is if you experience an IRS Recognized Qualifying Life Event. A Qualifying Life Event allows you to make a change to your benefit elections within 30 days (or 60 days in certain circumstances as described below\*).

Some examples of Qualifying Life Events include, but are not limited to:

### Change In Family Status

- Marriage
- Divorce
- Birth or adoption of child
- Dependent no longer meets eligibility rules

### Change In Cost or Coverage

- Addition or elimination of benefit options
- Relocation in or out of plan’s service area
- Spouse’s employment begins or ends
- Plan covering a spouse or dependent holds an annual enrollment at a different time than the plan covering the employee
- Medicare Eligibility (60 day special enrollment)
- Medicaid Eligibility (60 day special enrollment)

**\* If you experience an IRS Recognized Qualifying Life Event, you must notify Human Resources within 30 or 60 days of the event (as noted above) to make changes to your benefit elections.**

# Dental Base Plan - Guardian

This Dental PPO plan allows you to visit the dentist of your choice whether in or out of network. However, staying in network will result in the lowest out of pocket costs.



Go to [www.Guardianlife.com](http://www.Guardianlife.com) – Click on Find a Provider – look for providers in the **DentalGuard Preferred** network.

	In-Network	Out-of-Network *
<b>Annual Deductible - Waived for Preventive Services</b>		
Individual	\$125	
Family Maximum	Up to \$375	
<b>Annual Benefit Maximum</b>		
Per Person	\$2,000 (plus Max Rollover if applicable)	
<b>Benefits</b>	<b>Member Responsibility</b>	
<b>Preventive Services</b> Exams (2 per 12 months) Cleanings (2 per 12 months) X-Rays	0%	0% *
<b>Basic Services</b> Fillings Root Canals Periodontics Extractions	20% After Deductible	20% After Deductible *
<b>Major Services</b> Crowns Bridges Implants Dentures	20% After Deductible	20% After Deductible *
<b>Orthodontia</b>	Not Covered	
<b>Late Entrant Wait Period</b>		
Basic Services	6 Months	
Major Services	12 Months	

\*Out of Network dentists may balance bill for charges over reasonable & customary.

## Early Smiles

In-Network dental benefits for your children age 12 and younger include Preventive, Basic and Major services at 100%, no deductible applies.

<b>Dental Base Plan Payroll Deductions - (Monthly)</b>	
Employee	\$0.00
Employee & Spouse	\$29.94
Employee & Child(ren)	\$19.90
Employee & Family	\$38.04

## Dental Maximum Rollover®

Guardian will roll over a portion of your unused maximum into your personal Maximum Rollover Account (MRA). If you reach your Annual Maximum in future years, you can use money from your MRA. To qualify, you must have a paid claim (not just a preventive visit) and must not have exceeded the paid claims threshold during the benefit year.

**Rollover Threshold: \$800**  
**Rollover Amount: \$400**  
**Rollover In-Network Amount: \$600**  
**Rollover Account Limit: \$1,500**

To avoid unexpected out of pocket costs for major dental procedures we highly recommend you ask your dentist for a pre-treatment estimate so you will be aware of your financial responsibility before having the procedures done.

# Dental Buy Up Plan - Guardian

Just like the Dental Base Plan, this Buy Up PPO plan allows you to visit the dentist of your choice whether in or out of network. However, staying in network will result in the lowest out of pocket costs.



Group # 063866

Go to [www.Guardianlife.com](http://www.Guardianlife.com) – Click on Find a Provider – look for providers in the DentalGuard Preferred network.

	In-Network	Out-of-Network *
<b>Annual Deductible - Waived for Preventive Services</b>		
Individual	\$125	
Family Maximum	Up to \$375	
<b>Annual Benefit Maximum</b>		
Per Person	\$3,000 (plus Max Rollover if applicable)	
<b>Benefits</b>	<b>Member Responsibility</b>	
<b>Preventive Services</b> Exams (2 per 12 months) Cleanings (2 per 12 months) X-Rays	0%	0% *
<b>Basic Services</b> Fillings Root Canals Periodontics Extractions	20% After Deductible	20% After Deductible *
<b>Major Services</b> Crowns Bridges Implants Dentures	20% After Deductible	20% After Deductible *
<b>Orthodontia - Children Only (under age 19)</b> Lifetime Maximum Benefit	50%	50%
		\$3,000
<b>Late Entrant Wait Period</b>		
Basic Services	6 Months	
Major Services	12 Months	



\*Out of Network dentists may balance bill for charges over reasonable & customary.

## Early Smiles

In-Network dental benefits for your children age 12 and younger include Preventive, Basic and Major services at 100%, no deductible applies.

### Dental Buy Up Plan Payroll Deductions - (Monthly)

Employee	\$9.33
Employee & Spouse	\$49.04
Employee & Child(ren)	\$56.50
Employee & Family	\$84.62

## Dental Maximum Rollover®

Guardian will roll over a portion of your unused maximum into your personal Maximum Rollover Account (MRA). If you reach your Annual Maximum in future years, you can use money from your MRA. To qualify, you must have a paid claim (not just a preventive visit) and must not have exceeded the paid claims threshold during the benefit year.

**Rollover Threshold: \$1,000**  
**Rollover Amount: \$500**  
**Rollover In-Network Amount: \$750**  
**Rollover Account Limit: \$1,500**

To avoid unexpected out of pocket costs for major dental procedures we highly recommend you ask your dentist for a pre-treatment estimate so you will be aware of your financial responsibility before having the procedures done.

# Vision Plan - Guardian



The Diocese offers a vision plan through Guardian with the VSP Choice Network.

Group # 063866

This vision plan provides coverage both In-Network and Out-of-Network. Keep your out of pocket costs lower by using In-Network providers.

Register at VSP.com to find In-Network providers in the **VSP Choice Network**.

	<i>In-Network</i>	<i>Out-of-Network Reimbursement</i>
Exam	\$10 Copay	Up to \$59
<b>Lenses</b>		
Single		Up to \$30
Bifocal	\$25 Copay	Up to \$50
Trifocal		Up to \$65
<b>Frames</b>		
Frames	\$130 Allowance	
Frames at Costco, Walmart and Sam's Club	\$70 Allowance	Up to \$70
<b>Contact Lenses (in lieu of eyeglasses)</b>		
Fitting and Evaluation	Up to \$60 Copay	None
Elective contact lenses	\$200 Allowance	Up to \$120
<b>Frequency of Benefits</b>		
Exam	Once Every Calendar Year	
Lenses/Contacts	Once Every Calendar Year	
Frames	Once Every Two Calendar Years	

Discounts at In-Network providers are available for Laser Vision Correction. **Receive a 20% discount off retail price for additional pairs of glasses.** See plan documents for more details.



<b>Vision Payroll Deductions - (Monthly)</b>	
Employee	\$0.00
Employee & Spouse	\$6.59
Employee & Child(ren)	\$3.85
Employee & Family	\$8.35



# Medical Plans - Meritain



Policy #15888

	High Deductible Plan	POS Plan
<b>Provider Network</b>	<b>Choice POS II</b>	<b>Choice POS II</b>
	<b>In-Network / Out-of-Network</b>	<b>In-Network / Out-of-Network</b>
<b>Calendar Year Deductible (CYD)</b>		
Individual	\$1,650 / \$3,300	\$1,500 / \$2,500
Family Maximum	* \$3,300 / \$6,600	\$3,000 / \$5,000
<b>Coinsurance (Coins)</b>		
Member Cost Share	30% / 60%	30% / 60%
<b>Out of Pocket Maximum **</b>		
Individual	\$4,125 / \$8,250	\$4,125 / \$8,250
Family Maximum	* \$8,250 / \$16,500	\$8,250 / \$16,500
<b>Covered Services</b>	<b>In-Network Member Responsibility</b>	
Primary Care Office Visit	30% After Deductible	\$40 Copay
Specialist Office Visit	30% After Deductible	\$90 Copay
Preventive Services	No Charge	No Charge
Preferred Freestanding Lab / Xray	30% After Deductible	No Charge
Complex Radiology - <b>Recertification required</b>	30% After Deductible	30% After Deductible
In Patient Hospital	30% After Deductible	\$300 Copay, then 30% After Deductible
Out Patient Surgery	30% After Deductible	30% After Deductible
Urgent Care	30% After Deductible	\$100 Copay
Emergency Room	30% After Deductible	\$300 Copay, then 30% After Deductible
Hearing Aids	\$2,500 allowance per ear after in-network deductible (available every 3 years)	\$2,500 allowance per ear after in-network deductible (available every 3 years)
<b>Prescription Coverage</b>		
Retail - 30 Day Supply	30% After Deductible	\$10 / \$60 / \$120
Mail Order - 90 Day Supply	30% After Deductible	\$20 / \$120 / \$240
Specialty Drugs (Retail and Mail Order)	30% After Deductible, up to \$350 per month (after deductible is met)	30% up to \$350 per month
<b>Medical Payroll Deductions - (Monthly)</b>	<b>High Deductible Plan</b>	<b>POS Plan</b>
Employee	\$0.00	\$111.00
Employee & Spouse	\$521.00	\$744.00
Employee & Child(ren)	\$376.00	\$526.00
Employee & Family	\$681.00	\$947.00

**\*Aggregate:** For employees covering family members, the entire family deductible and out of pocket maximum apply to the family as one "unit". It may be satisfied by one family member or a combination of family members.

**\*\* Out of Pocket Maximum:** The out of pocket maximum includes Deductible, Coinsurance, Copays and Prescriptions.

## Prescription Plans and Resources

**Optum Rx** - use the website and app for fast, easy and secure ways to get the information you need to make the most of your pharmacy benefit.

If you already have an account, sign in using your username and password. Or, set up your online account at [OptumRx.com](https://OptumRx.com) or use the QR Code:



**Optum Rx**<sup>®</sup>

### Optum Rx digital tools:

- Use the Pharmacy locator tool to find the closest network pharmacy  
**Note: Walgreens is the preferred vendor for 90-day supply home delivery and maintenance medications.**
- Check drug prices and compare costs from different pharmacies and lower-cost alternatives
- Plan a 90-day supply home delivery order and track your delivery
- Sign up for automatic refills
- View claims and benefit information
- Sign up for paperless communications and pharmacy notifications



### More Prescription Resources:

- Discuss your medication options and get help with comparing costs with the Quantum Health Care Coordinators at [MyDOSPBenefits.com](https://MyDOSPBenefits.com) or (844) 460-2787.
- Try to use a generic drug first.
- Ask your doctor and pharmacy for samples and check to see if they have any discount coupons available.
- To fill a brand-name prescription without paying the cost difference, the prescribing physician must indicate “Medically Necessary” on the prescription.
- **GoodRx.com** website provides local cost comparisons and also links back to the manufacturers’ websites for discounts and coupons. Download the free mobile app or use the card at the pharmacy - use it for yourself and your entire family, including pets!
- **Walmart, Sam’s Club and Publix** pharmacies offer low cost medications. Many generic medications are available for less than \$10 copay.
- **Optum RX Diabetes Management Program** - Your prescription plan offers a no-cost program to help you manage your diabetes. If you are eligible, you are automatically enrolled and will receive a letter with details. One of the Optum Rx Certified Diabetes Care and Education Specialists (CDCES) will also call you to talk about the program and help with one-on-one support.

# Where To Seek Care For Healthy Financial Stewardship

## Virtual Visits - MyCatholicDoctor



<ul style="list-style-type: none"> <li>• Non-emergency issues</li> <li>• Cold/flu</li> <li>• Nausea and vomiting</li> <li>• Allergies / rash / pink eye</li> <li>• Sore throat, earache, sinus pain</li> <li>• Headache / migraine</li> <li>• Mental Health Services</li> </ul>	<ul style="list-style-type: none"> <li>• Costs: same or lower than physician office visit</li> <li>• No wait times, or very short</li> <li>• Available 24/7</li> <li>• Can schedule appointment if needed</li> <li>• No need to leave home or work</li> </ul>	<p>\$</p>
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## Primary Care Physician (PCP)



<ul style="list-style-type: none"> <li>• General health issues</li> <li>• Preventive care / routine checkups</li> <li>• Immunizations and screenings</li> <li>• Minor medical issues</li> <li>• Medication management</li> </ul>	<ul style="list-style-type: none"> <li>• Costs: copays or deductibles &amp; coinsurance</li> <li>• Shorter wait times</li> <li>• Need an appointment</li> <li>• Usually weekdays during business hours</li> </ul>	<p>\$\$</p>
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## Urgent Care Centers



<ul style="list-style-type: none"> <li>• Cuts that require stitches</li> <li>• Minor burns / rashes</li> <li>• Fever and flu symptoms</li> <li>• Back / neck pain</li> <li>• Minor respiratory symptoms</li> <li>• Sprains / fractures</li> </ul>	<ul style="list-style-type: none"> <li>• Costs: less than ER</li> <li>• Available 7 days a week with extended hours</li> <li>• Wait times vary</li> <li>• No appointment needed</li> </ul>	<p>\$\$\$</p>
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## Emergency Room (ER)



<ul style="list-style-type: none"> <li>• Sudden numbness, weakness</li> <li>• Uncontrolled bleeding</li> <li>• Seizure or loss of consciousness</li> <li>• Shortness of breath</li> <li>• Chest pain</li> <li>• Head injury / blurry or loss of vision</li> <li>• Symptoms that may put your life at risk</li> </ul>	<ul style="list-style-type: none"> <li>• Highest cost</li> <li>• Available 24/7</li> <li>• Wait times may be long</li> <li>• No appointment needed</li> </ul>	<p>\$\$\$\$</p>
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## Health Savings Account (HSA)

A Health Savings Account (HSA) is an employee owned bank account used to pay for eligible medical expenses. Funds can be deposited via pre-tax payroll deductions and are used tax free. You will receive a debit card to use to pay for eligible expenses at the time of service.

In order to open a Health Savings Account you must enroll in The Diocese High Deductible Plan and:

- You are not enrolled in another medical plan
- You are not a dependent on someone else's tax return
- You are not enrolled in Medicare
- You are not enrolled in a general purpose Health Flexible Spending Account (FSA)

**If you are eligible, you must elect the HSA in order to receive the DOSP contribution. You are not required to contribute your own money to receive the employer contributions.**

### 2025 Annual IRS Contribution Limits \*

- Individual: \$4,300
- Family: \$8,550

If you are age 55 or older, you can contribute an additional \$1,000.

\* The annual IRS limits include The Diocese and your contributions.

**The Diocese will contribute funds to your HSA based on this schedule:**

Enrollment Date into Plan	Individual Enrollment	Family Enrollment
Jan 1 - June 30	\$700	\$1,400
July 1 - Dec 31	\$375	\$750

**Funds deposited into your HSA will roll over from year to year. If you leave The Diocese, you take the funds deposited into your HSA with you. Please contact Paylocity for more details.**

HSA participants are responsible for annually reporting HSA contributions and distributions to the IRS as an attachment to their IRS Form 1040. If there is an audit of your tax return, to avoid a penalty, you will need to substantiate the expenses were qualified by producing receipts or an Explanation of Benefits (EOB).

## Flexible Spending Accounts (FSA)

Flexible Spending Accounts are a great way to help you save money on certain Health Care and Dependent Care costs. A portion of your pay can be set aside pre-tax to save on medical, prescriptions, dental, vision and daycare expenses. There are two types of accounts available:

### Healthcare FSA

- ◆ **If you are enrolled in the High Deductible Plan and contribute to the HSA you cannot contribute to this Healthcare FSA.**
- ◆ Funds used to pay eligible medical, Rx, dental and vision out of pocket expenses.
- ◆ Receive a debit card that is preloaded with your annual elected amount.
- ◆ Maximum contribution in 2025 is **\$3,300**.
- ◆ Maximum carryover amount for 2025 is **\$660**. Any amounts left in your account over \$660 will be lost.
- ◆ **You must enroll each year to participate.**

### Dependent Care FSA

- ◆ Funds can be used to pay for eligible child and elder daycare, day camp and after school expenses for dependent children up to age 13 and eligible elders in your household.
- ◆ The maximum contribution is **\$5,000** (if married filing jointly).
- ◆ You must submit manual claims for reimbursement once you have accumulated funds in your account (you do not receive a debit card).
- ◆ This is a "use it or lose it" account. You must spend all of the funds you contributed or you will lose them.
- ◆ **You must enroll each year to participate.**

**Note: If you terminate your employment with DOSP anytime during the 2025 Plan Year, you are able to submit eligible claims for reimbursement through 3/31/2026. However, your eligible claims must be for services received on or prior to your employment termination date.**

# Telehealth



## Why Choose MyCatholicDoctor?

MyCatholicDoctor is a nationwide telehealth/virtual care organization that brings a team of faithful medical professionals to patients through video-based health consultation on almost any smartphone, computer or tablet. The organization is continually recruiting physicians and other healthcare professionals that desire to integrate the Catholic faith into their practice.

- ◇ Direct access to compassionate and faithful healthcare providers who integrate Catholic spirituality into your care, using your smartphone or computer
- ◇ Labs and tests ordered and scheduled locally
- ◇ Your prescriptions sent electronically to your local pharmacy
- ◇ Visits are convenient, private and secure
- ◇ Avoid the high costs and inconvenience of urgent care centers and emergency rooms

**Visit  
MyCatholicDoctor.com/DOSP  
to get started.**

A few common Urgent Care conditions treatable via telehealth:	
• Cold & Flu	• Covid Treatment
• Pink Eye	• Respiratory Conditions
• Sinus Infections	• Constipation
• Minor Illnesses	• Rash
• Pneumonia	• Prescription Refill
• Allergies	• Urinary Tract Infections



### Virtual Wellness Visits

**\$0 Copay** / Schedule your annual exam and get your health in check in as little as 30 minutes.

### Natural Family Planning

**\$0 Copay** / NFP is always pre-deductible and without copay in accordance with the Affordable Care Act.

### Primary Care and Specialist

**HDHP - Deductible and Coinsurance applies**  
**POS Plan - \$40 office visit copay applies**

MyCatholicDoctor offers primary care as well as many specialist services.

Sample Specialist Services:	
• Mental Health	• Addiction Medicine
• Natural Family Planning	• Infertility
• Dermatology	• Physical Therapy
• Podiatry	

# Coordinating Your Healthcare



Help make sure you and your family obtain quality healthcare when and where you need it - Talk to a Quantum Health Care Coordinator and access your benefits information through the Quantum Health website and mobile app to ensure you and your covered dependents receive the right healthcare while avoiding unnecessary costs.

## Quantum Health Care Coordinators can help you:

- ◆ Find In-Network providers
- ◆ Obtain **Pre-certification** when required \*
- ◆ Coordinate care with all of your providers
- ◆ Review medical bills and obtain Explanation of Benefits
- ◆ Explain treatment plans proposed by your doctors
- ◆ Assist with Chronic Condition Management
- ◆ Find lower prices for prescriptions
- ◆ Get a replacement ID card

**MyDOSPBenefits.com**

**(844) 460-2787**

(Monday - Friday, 8:30am - 10:00pm ET)

Or, download the mobile app to live chat, talk to your Health Care Coordinator, access health coaching, and more!

### \* Pre-Certification is Easy:

Your provider will often handle your pre-certification, but as an active participant in your healthcare, you can call us to begin the process.

To Pre-Certify, please call Quantum Health and provide the information about the patient, the provider and the procedure. The Quantum Health Care Coordinators will help you with getting the care you need.

**It's important to remember that if you do not receive pre-certification prior to your procedure, you may be responsible for the full cost of the procedure.**



- ◆ Use Healthcare Bluebook to shop for specific **in-network** facilities for certain inpatient and outpatient medical services for you and your dependents covered on the Diocese medical plans.
- ◆ If you and your dependents use a **Fair Price™ (green-rated) facility** through Healthcare Bluebook, you earn cash rewards. **Fair Price™** means the reasonable amount you should expect to pay for a medical procedure or service. It's calculated from a nationwide database of medical payment data and customized to your geographic area.
- ◆ Find a **Fair Price™ (green-rated) facility** before your procedure is scheduled, by searching the website or through the app (use mobile code MERITAIN).
- ◆ For eligible outpatient services, use a facility with a **green price ranking** to qualify for the reward.
- ◆ For eligible inpatient services, use a facility with a **green quality ranking and a green price ranking** to qualify for the maximum reward amount. Alternatively, use a facility with a green quality ranking and a yellow price ranking to qualify for a lesser reward amount.

# Preventive Care

## Why Should I Use Preventive Care?

- ◆ Preventive Care costs you \$0 when you are enrolled in one of the DOSP medical plans.
- ◆ Can help you prevent serious health conditions by evaluating your health with yearly physical exams, health screenings, immunizations and treatment to help you maintain a healthy lifestyle.
- ◆ Contact your doctor today to schedule your preventive visit.

Suggested Services	Suggested Frequency	Recommended Age
<b>Physical Exam:</b>		
Blood Pressure Screening	At yearly exam	All adults
Body Mass (BMI) / Obesity	At yearly exam	All adults
Testicular and Skin Exams	At yearly exam	All adults
Cholesterol Screening	Every 5 years or more frequent if high risk	Begin Age 35, or earlier if risks present
Colorectal Cancer Screenings:	Flexible Sigmoidoscopy every 5-10 years	Ages 45-75, or older if recommended
	Colonoscopy every 10 years	More often if risk factors
	CT colonoscopy every 5 yrs or Stool DNA test each year	As recommended
Diabetes Screening/Type 2	Every 3 years or more frequent if risk factors	All adults
Osteoporosis Screening	If risk factors are present	Ages 50-64
Prostate Cancer Screening	PSA at routine exam if recommended	Ages 50 and older
<b>Immunizations:</b>		
Flu Shot	Every year	All adults
COVID-19 Vaccine	As recommended by Dr.	All adults
Shingles (herpes zoster)	As recommended by Dr.	Age 50 and older
Varicella (Chickenpox)	2 doses if never had chickenpox	All adults with no record of having chickenpox
Tetus-diphtheria & acellular pertussis (Tdap) Vaccine; Tdap Booster	Have as one of the tetnus-diphtheria vaccines; every 10 years	All adults
Pneumococcal Conjugate (PCV13) & Pneumococcal Polysaccharide (PPSV23)Vaccines	1 dose of each	Ages 19 to 65

# Life Insurance Plans - Guardian



Group # 561322

## Basic Life Insurance and Accidental Death & Dismemberment

The Diocese pays for a benefit equal to 1 times (1x) your annual salary up to \$150,000 for you. Please note that the benefit reduces by 35% at age 70.

It is important to keep your beneficiary designations up to date. Your beneficiary is the person you assign to receive the benefit in the event of your death.

## Voluntary Supplemental Life and AD&D Insurance

You can purchase supplemental life and AD&D insurance through payroll deductions for yourself and your dependents. In order to elect coverage for your dependent spouse and/or child(ren), you must elect supplemental coverage for yourself. Employee rates vary depending on your age and benefit amount and your spouse premium is based on your age. Coverage is portable if you leave DOSP.

	Employee	Spouse	Child(ren)
<b>Increments</b>	\$10,000	\$1,000	\$1,000
<b>Maximum</b>	\$500,000	50% of employee amount, to \$50,000 Maximum	14 days and older: \$10,000 (Infant benefit \$500)
<b>Guarantee Issue</b>	\$100,000	\$50,000	\$10,000

**Notes:** The benefits reduce by 35% at age 70. Spouse coverage terminates at spouse age 70. Child(ren) premium covers all eligible children with one premium.

### Important Note For Employees Who Purchase Supplemental Life

During open enrollment, all employees who are currently enrolled may increase their coverage to the guarantee issue amount without answering medical questions on the Evidence of Insurability (EOI) form.

- If you are currently enrolled in Supplemental Life, you can increase your benefit in \$10,000 increments for a total of \$50,000, but the increase cannot cause your total benefit to exceed \$100,000 (the Guarantee Issue amount). For any amounts you elect over the Guarantee Issue amount, you will be required to submit EOI for underwriting review.
- If you are enrolling in Supplemental Life for the first time during open enrollment, you are required to submit EOI for underwriting review.
- Spouses are required to submit EOI for any increase and if enrolling for the first time during open enrollment.
- EOI is not required for children coverage.

**Complete EOIs online by going to [www.guardiananytime.com/eoi](http://www.guardiananytime.com/eoi).**  
You will need to enter your group number: 561322



# Disability Insurance Plans - Guardian



Group # 561322

## Short-Term Disability Plan

DOSP pays for this benefit that provides you with income protection if you become disabled and cannot work for a short period of time.

The benefit is 60% of you weekly salary, up to \$1,250 per week.

Benefits begin to be paid after you have been disabled for 14 days, and can continue up to 13 weeks.

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## Long-Term Disability Plan

If you become disabled and cannot work for a long period of time, this plan provided to you by DOSP pays a monthly benefit to you. \*

The benefit is 60% of your monthly salary, up to \$5,000 per month.

Benefits begin to be paid after you have been disabled for 90 days, and can continue to be paid until your Social Security Normal Retirement Age.

**\* Note:** Guardian will not pay a long-term disability benefit during the first 12 months of your coverage if your disability was caused by a Pre-Existing Condition.

A Pre-Existing Condition is any injury or sickness for which you incurred expenses, received medical treatment, medical care or took medication or for which a reasonable person would have consulted a Physician within 3 months prior to coverage.

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## Employee Assistance Program



We can all use help once in a while. Balancing work and personal demands can be challenging, especially when it comes to mental health concerns, child care, financial and legal issues, elder care, stress, and more.

Your Employee Assistance Program (EAP) provides tools and resources for you and your dependents to help you handle concerns constructively, before they become serious issues.

For help or if you have questions, please contact the counselors through the Guidance Resources program. Depending on your need, you may be eligible for up to 6 face-to-face or virtual confidential sessions with a trained, board certified professional.



**24/7 Live Assistance:**  
Call: (855) 239.0743  
TRS: Dial 711



Online: [guidanceresources.com](http://guidanceresources.com)  
App: GuidanceNow<sup>SM</sup>  
Web ID: Guardian

## Disclosure Notice for Hospital Indemnity Plan

The following notice applies to the Guardian Voluntary Hospital Indemnity Benefit described on page 19 of this benefit guide.

### **IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

### **Looking for comprehensive health insurance?**

- Visit [HealthCare.gov](https://www.healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.
- **For questions or complaints about this policy**, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

# Voluntary Supplemental Plans - Guardian



## Group Voluntary Accident Benefit

- Plan pays cash benefits to help you cover your out-of-pocket medical costs when you suffer an unexpected, off-the-job qualifying accident. You can also cover your dependents on the plan.
- Benefits include cash paid to you for things like emergency care, burns, lacerations, fractures, inpatient and outpatient hospital care, crutches and more. The plan also provides an accidental death and dismemberment benefit.
- Wellness Benefit \$50 - one per year**

Monthly Deductions:	Low Plan	High Plan
Employee Only	\$ 9.93	\$13.26
Employee + Spouse	\$16.64	\$22.00
Employee + Child(ren)	\$17.51	\$22.70
Employee + Family	\$24.22	\$31.44

## Group Hospital Indemnity Benefit

- Plan pays cash benefits to help you cover your out-of-pocket medical costs due to a hospital stay. You can also cover your dependents on the plan.
- Benefits include cash paid to you for your admission into the hospital or the ICU, and payments per day (up to 30 days in the hospital).

Monthly Deductions:	Plan 1	Plan 2
Employee Only	\$ 8.99	\$17.55
Employee + Spouse	\$16.81	\$32.82
Employee + Child(ren)	\$13.78	\$26.91
Employee + Family	\$21.60	\$42.18

### How to file a claim with Guardian - 3 Options:

- ◇ Register your member account on [Guardianlife.com](http://Guardianlife.com) to submit your claim securely.
- ◇ Call Customer Service at 800-541-7846 to submit your claim over the phone.
- ◇ Submit a paper form to the physical address or email address on the form.

## Group Voluntary Critical Illness with Cancer Benefit

This plan pays you a lump sum benefit if you are diagnosed with a covered critical illness such as Heart Attack, Stroke, Heart Transplant, Coronary Artery Bypass Surgery, Major Organ Transplant, Paralysis, End State Renal Failure, Alzheimer's Disease and Cancer. \*

- Choose your lump sum benefit of \$10,000, \$20,000, or \$30,000.
- Choose the lump sum benefit for your spouse of \$10,000, \$20,000 or \$30,000 (not more than your benefit amount).
- Choose the lump sum benefit for your child (to age 26) equal to 50% of your benefit.

### Wellness Benefit Available - \$50 per person, per year

\* **Pre-existing Condition Limitation:** Guardian will not pay a critical illness benefit during the first 12 months of your coverage if your claim was caused by a Pre-Existing Condition. A Pre-Existing Condition is any injury or sickness for which you incurred expenses, received medical treatment, medical care or took medication or for which a reasonable person would have consulted a Physician within 3 months prior to coverage.

### Monthly Deductions:

Benefit Amount		<30	30-39	40-49	50-59	60-69	70+
Non-Tobacco	\$10,000	\$3.50	\$5.80	\$10.60	\$18.80	\$27.80	\$49.90
	\$20,000	\$7.00	\$11.60	\$21.20	\$37.60	\$55.60	\$99.80
	\$30,000	\$10.50	\$17.40	\$31.80	\$56.40	\$83.40	\$149.70
Tobacco	\$10,000	\$4.20	\$7.60	\$16.20	\$33.70	\$54.90	\$92.40
	\$20,000	\$8.40	\$15.20	\$32.40	\$67.40	\$109.80	\$184.80
	\$30,000	\$12.60	\$22.80	\$48.60	\$101.10	\$164.70	\$277.20

Premiums based on your Issue Age and will not increase as you age. The cost per employee and spouse is based on the employee's age. The cost for child(ren) is included with the employee rate. **Benefits reduce to 50% at age 70.**

# Retirement Plans

## Diocese of St. Petersburg 401(k) Plan

You are eligible to participate in the 401(k) Retirement Plan if you are a full-time and part-time employee and are age 21 or older. You may enroll in the plan on the first of the month following 3 months of employment.

### Employee Contributions - Two Options:

**Pre-Tax:** The 401(k) pre-tax option allows you contribute to your retirement account with pre-tax contributions. You may elect to contribute from 1% of your salary, up to the annual IRS Maximum.

**Post-Tax:** The Roth 401(k) option allows you to contribute to your retirement account with post-tax contributions, up to the IRS Maximum. This means your earnings and withdrawals are not taxed.

**The 2025 IRS Maximum Contribution is \$23,500. If you are age 50 or older, you may add an additional \$7,500 as a Catch Up Contribution to the maximum.**

Log in to [www.empowermyretirement.com](http://www.empowermyretirement.com) and click **Register** in the upper right corner to get started.

- ⇒ Follow the instructions and answer a few validation questions, then you can create your username, password and PIN.
- ⇒ If you need assistance, contact the Participant Information Center at **1-800-743-5274** Monday – Friday between 8:00am and 8:00pm ET.
- ⇒ Access information about your retirement account:
  - Keep your Beneficiary up to date
  - Financial tools and educational articles available
  - A variety of investment options available
  - Withdrawals and Loans before you retire may be available. Please review your plan document or discuss your options with a Participant Service Representative for more details.

## Diocese of St. Petersburg Pension Plan

**Employer Paid Retirement Benefit:** When you retire, the Pension Plan pays you a benefit equal to 1.50% of your Final Average Earnings (FAE) times your highest ten years of Credited Service, to a maximum of 50% of your FAE.

Your Pension Plan Benefit:

- ⇒ is payable as a life annuity, or you can choose another form of payment; see Pension Plan document for more details.
- ⇒ is payable at Normal Retirement Age (Age 65 with 5 years of service), or Early Retirement Age (Age 55 with 10 years of service, at a reduced Benefit amount). Please see Pension Plan document for additional information.
- ⇒ You are 100% vested in the Pension Plan once they have completed five years of Credited Service.
- ⇒ Years of Credited Service calculation:
  - 1,500 hours for one year of credited service for benefit accrual
  - 1,000 – 1,499 hours for one-half year of credited service for benefit accrual

### Your monthly Pension Plan benefit is calculated in two parts:

**Part 1:** 1.50% of Average Monthly Earnings multiplied by Years of Credited Service earned in Plan Years beginning after June 30, 2015, PLUS

**Part 2:** 1.67% of Average Monthly Earnings multiplied by Years of Credited Service earned in Plan Years beginning before July 1, 2015.

If you need assistance, please contact **Gabriel, Roeder, Smith & Company** at 954-527-1616, and you can review your account at [www.grs-plan.com/](http://www.grs-plan.com/) to review your benefit account and update your beneficiary information.



## Free digital programs with Sword:

- ◆ **Sword Thrive** a physical therapy program designed to help you overcome your joint, back and muscle pain - all from your home. Work with a Physical Therapist (PT) to customize your therapy program and complete your exercises whenever it's convenient for you.

Enroll today to receive your Sword Kit and set up a customized plan for you with your dedicated PT.  
[meet.swordhealth.com/thrive/DOSP](https://meet.swordhealth.com/thrive/DOSP)

- ◆ **Sword Bloom for women** a pelvic health program, addressing issues such as urinary leaking, bowel disorders, and chronic pelvic pain. Guided by clinical experts, it covers all life stages including pregnancy, postpartum, and menopause. Learn more at [meet.swordhealth.com/bloom/DOSP](https://meet.swordhealth.com/bloom/DOSP).
- ◆ **Sword Move** a solution designed to address minor aches and pains before they worsen, avoid injury, and maintain recovery by improving balance, mobility and strength across your whole body with the support of a Physical Health Specialist.

Activate your Move Benefit to set up a plan that fits your lifestyle, takes into consideration your pain history and your health goals, using a free Move wearable or use your own device.  
[meet.swordhealth.com/move/DOSP](https://meet.swordhealth.com/move/DOSP).



**Regenexx** is an innovative treatment for **orthopedic injuries** that enhances your body's natural healing processes. The procedures provide a lower-risk, lower-cost, minimally invasive alternative for up to 70% of elective orthopedic surgeries and is covered as an in-network benefit.

**Learn More:** To find out more about your Regenexx benefit and whether Regenexx is an option for you, contact Regenexx Education Center at [regenexxbenefits.com/dosp](https://regenexxbenefits.com/dosp) or call **727-361-9626**.



COURAGEOUSLY  
*Living the Gospel*

# Voluntary Benefit Options

## MetLife Legal Plan



Cover the costs on a wide range of common legal issues with this MetLife Legal Plan. This MetLife Legal Plan gives you access to experienced attorneys to help with estate planning, home sales, tax audits, vehicle issues and more.

MetLife's service is tailored to your needs. With network attorneys available in person, by phone or by email and online tools to do-it-yourself - MetLife makes it easy to get legal help.

**Monthly Payroll Deduction: \$17.25**

After you enroll in the plan, simply create your account at **members.legalplans.com** to see your coverages and select an attorney for your legal matters.

Or call Customer Service at **800-821-6400** for assistance (Monday - Friday, 8:00am to 8:00pm ET).



## Norton LifeLock Benefit Solutions



Get help protecting your personal information and finances with the LifeLock Benefit Solution through Norton.

When you enroll in this benefit, Norton will:

- \* Protect your identity by monitoring your personal information for possible identity theft and financial fraud.
- \* Protect you when you connect online by blocking threats before they can infect your devices.
- \* Assist you by providing you with US-based restoration specialists who personally handle your case if your identity is stolen.

**Choose a plan that fits your needs:**

Premier	
• Credit Monitoring (3B)	
• Device Security (5 devices, family 10 devices)	
• PC Cloud Back Up (50 GB)	
Monthly Payroll Deduction:	
Employee Only	\$9.99
Employee + Adult Dependents	\$18.98

Premier Plus	
• Credit Monitoring (3B)	
• Device Security (10 devices, family unlimited)	
• PC Cloud Back Up (500 GB)	
• Cyber Crime Coverage	
• Norton AntiTrack	
Monthly Payroll Deduction:	
Employee Only	\$12.99
Employee + Adult Dependents	\$21.98

# Voluntary Benefit Options



**Tickets At Work** - Get access to exclusive discounts, special offers and access to preferred seating, and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more. Also available:

- Discounted Membership to **YMCA** of Pinellas, Hillsborough, Citrus, Hernando and Pasco counties.
- Benefits through **Allstate** Insurance - Group Critical Illness, Accident Insurance, Indemnity Medical

**How to Sign Up:**

1. Go To TicketsatWork.com
2. Click on "Become a Member"
3. You will then be prompted to create an account with your email address and **Company Code DOSP**

## Shoes for Crews

Your safety is important to us. You are eligible for one \$50 subsidy per calendar year toward slip-resistant shoes. **You must use the designated portal to be eligible for the subsidy. No reimbursement available for purchases made outside the portal.**

1. **Log in to the portal at [www.shoesforcrews.com/dosp](http://www.shoesforcrews.com/dosp) or use this QR code:**
  - Log in with your Employee ID Number and your Last Name. Your employee ID Number is a combination of your Entity # and ID #. Click **LOGIN**.



> Scan to Login & Shop now

2. **Order your products:**
  - Select your preferred slip-resistance style, size & width. Click **ADD TO CART**.
  - Review your Shopping Cart and enter a key code to redeem any promotional or discount item.
  - Click **CHECKOUT**.
3. **Check Out:**
  - Enter your name and fill out the Shipping Information section. All shoes must be shipped to home. Click **SUBMIT**.
  - Choose your shipping method. Click **CONTINUE**.
  - Enter your payment information. Click **CONTINUE**.
  - Review and confirm your order. Click **COMPLETE ORDER**.

FEATURING SHOES FOR CREWS® PROPRIETARY SLIP-RESISTANT OUTSOLE TECHNOLOGY

**The DOSP Subsidy of \$50**  
COULD MAKE YOUR SHOES FREE!

COLE HAAN | SHOES FOR CREWS | dresko | SHOES FOR CREWS | MOZO | SHOES FOR CREWS

SHOES FOR CREWS | MOZO | WORK BOOTS | DEWALT | PF Flyers | new balance | dresko | SAFETY JOGGER | COLE HAAN | Lila®

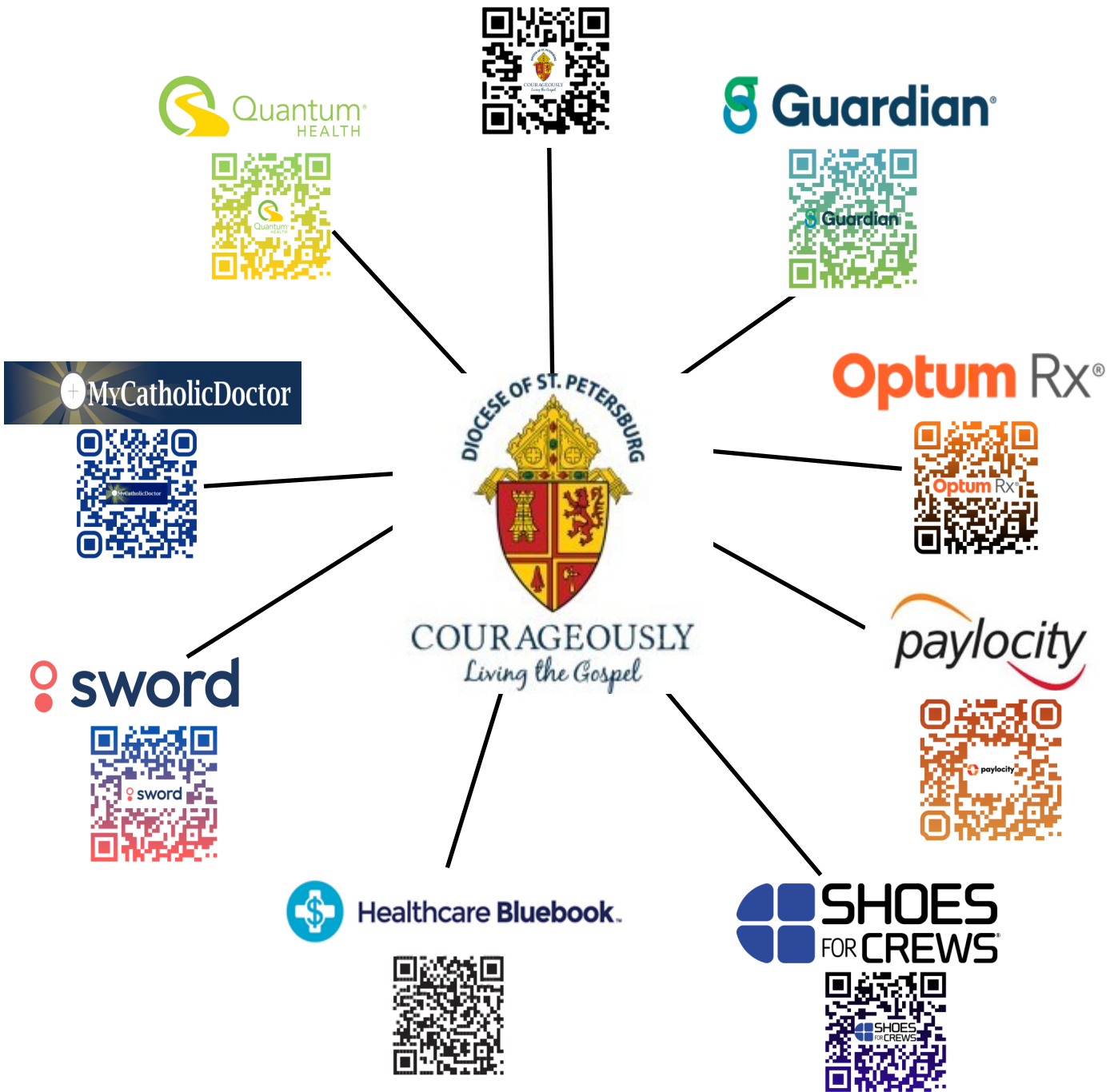
## Helpful Contact Information

Benefits	Carrier	Phone Number	Website / Email
<b>Dental Plan Vision Plan</b>	Guardian #063866	(800) 541-7846 (800) 877-7195	www.guardianlife.com www.vsp.com
<b>Medical Benefits</b> Participating Providers Precertification	Meritain Health #15888	(800) 925-2272 (800) 343-3140 (800) 242-1199	www.meritain.com
<b>Prescription Drug Benefits Specialty Drugs</b>	OptumRx	(855) 524-0381 (877) 656-9604	www.optumrx.com
<b>Health Savings Account (HSA) Flexible Spending Accounts (FSA)</b>	Paylocity	(800) 631-3539	Portal access: <a href="http://www.paylocity.com">www.paylocity.com</a> Email for customer service: batinfo@paylocity.com
<b>Telehealth</b>	MyCatholicDoctor	(888) 822-8436	MyCatholicDoctor.com/DOSP
<b>Health Care Coordination</b>	Quantum Health Healthcare Bluebook	(844) 460-2787	MYDOSPBenefits.com Healthcarebluebook.com/cc/ MERITAINDOSP
<b>Life Insurance Short &amp; Long Term Disability Accident Hospital Indemnity Critical Illness</b>	Guardian #561322	(800) 541-7846	www.guardianlife.com
<b>Employee Assistance Program (EAP)</b>	ComPsych/Guardian #561322	(855) 239-0743	www.guidanceresources.com
<b>401(k) Plan</b>	Chris Chiaro John Benitoa (UBS) Ryan Brannon (UBS)	(800) 743-5274 (941) 953-7452 (813) 903-6694 (813) 903-6690	<a href="http://www.empowermyretirement.com">www.empowermyretirement.com</a> cchiaro@kbgrp.com John.benitoa@ubs.com Ryan.brannon@ubs.com
<b>Pension Plan</b>	Gabriel, Roeder, Smith & Company	(954) 527-1616	www.grs-plan.com/
<b>Sword Digital Programs</b>	Sword Health	(888) 346-0476	meet.swordhealth.com/DOSP needhelp@swordhealth.com
<b>Regenexx</b>	Customer Service	(727) 361-9626	Regenexxbenefits.com/dosp
<b>MetLife Legal Plan</b>	Customer Service	(800) 821-6400	Members.legalplans.com
<b>Norton LifeLock Benefits</b>	Member Support	(800) 607-9174	www.Norton.com/ PremPremierPlus
<b>Human Resources Office</b>	Benefits Assistance	(727) 344-1611	benefits@dosp.org



# A Snapshot of Your Benefits

## Guided Enrollment









300 First Avenue South - 5th Floor  
St. Petersburg, FL 33701  
800.783.5085 • 727.522.7777

*W3 Insurance is providing this as a service for Diocese of St. Petersburg. The information is solely general guidance on the subjects covered and should not be considered as legal advice.*