



October 22, 2020

To: All Employees

Subject: New Health Benefit plans – Effective January 1, 2021

We are very excited to announce that the Diocese of Jackson has decided to change our health insurance plans to programs offered through the Reta Trust, a Catholic Healthcare Trust for Roman Catholic Dioceses and other Catholic organizations. The Reta Trust maintains contracts with many of the premier health insurance plans in the U.S. On January 1, 2021 our medical coverage will be provided by Anthem Blue Cross Blue Shield, Elixir for pharmacy coverage, Delta Dental for dental, and VSP for Vision care. The Reta Trust www.RetaTrust.org has operated for more than 40 years providing health coverage that aligns with the teachings of the Catholic Church, to employees and religious staff of Catholic institutions. As a not-for-profit trust, they are able to offer the Diocese of Jackson very affordable and comprehensive coverage including a range of care management programs that we believe will keep our costs manageable.

As noted, the change will be effective **January 1st** (for the period January to June 2021) and you will be enrolled in the new health plans based on current coverage levels. If you are currently enrolled in the Medical, Dental, or Vision plans you do not have to do anything at this time. Attached, you will find the summary offerings for the Reta Medical, Delta Dental, and VSP Vision plans.

- If you are in the Buy-up plan now you will be in the Buy-up plan under Reta.
- If you are in the Base plan now, you will be in the Base plan with Reta.
- Payroll deductions for the coverage effective January 1st will not change.
- You will receive a personalized communication from Reta in the mail confirming your new coverage and the family members that are enrolled. Please read this carefully and be sure there are no errors.

Details regarding the benefit schedules for medical, pharmacy, dental and vision coverage will be distributed as well as new carrier identification cards including contact information should you have questions regarding specific coverage levels for treatment or medications you are currently receiving. **You must begin using the new ID cards for any care you obtain after January 1st, so make sure you alert your providers to the change to Anthem, Elixir (Rx), Delta Dental, and the new Reta policy with VSP.**

Open Enrollment will be in April for our new plan year July 2021 through June 2022. At that time, you will be able to make the changes that you would normally make in October. However, there will be a brief period of limited enrollment from November 16 through December 4, 2020 to allow for new enrollments, or to add or drop dependent coverage in the medical or dental plans. You will also be able to make elections to your FSA account. This limited enrollment is only for the six-month period from January to July 2021.

We are confident that you will find the new coverage through the Reta Trust to be very comprehensive, with some attractive new features to help you manage and improve your family's health and wellbeing. Please look for future information regarding your new plans in the coming weeks and contact your manager if you have any questions.

Sincerely,

Fr. Lincoln Dall
Vicar General
Catholic Diocese of Jackson