

Frequently Asked Questions

Q1: What changes are occurring with the Diocese of Jackson?

A: The Reta Trust is replacing Assured Benefit Administrators and Ameritas for our health benefits programs. The new benefit plans arranged by the Reta Trust will be effective on **January 1, 2021**. New separate ID cards will be issued in December for your medical, pharmacy and dental coverage. Please discard your old ID cards and use the new cards starting on 1/1/21. The changes to insurance carriers that pay claims for the Reta Trust are as follows:

- **New medical plan (applies to full-time employees only):** Anthem
- **New pharmacy benefit manager (full-time only):** Elixir
- **New dental plan:** Delta Dental
- **Vision:** will continue through VSP
- **Flexible Spending Accounts:** Benefit Allocation Systems (BAS)
- **New Life, Disability and Accident carrier:** Prudential

Q2: What do I need to do?

A: New ID cards will be mailed to you prior to January 1st. The ID cards will have a new member ID and group number. ***Your old ID cards should be discarded after January 1st, and you must show your new ID card to providers when seeking care or filling prescriptions after January 1st.***

Q3: Can I change my coverage now?

A: Yes, you can make modifications to the health coverage you have on January 1, 2021 if you complete and return the enclosed enrollment form during the open enrollment period from November 16th to December 4th. If you do not submit an open enrollment form the coverages shown on the attached Benefits Enrollment Statement, including coverage for the dependents listed, will continue on the effective date of the new Reta Trust plans – January 1, 2021. You may fax the form to Renee Carpenter in Human Resources: 601-960-8464 or email a scanned copy of the form to renee.carpenter@jacksondiocese.org.

Q4: Will employee premium contributions for coverage change?

A: No, your employee payroll deductions for health coverage and premiums for voluntary life and short term disability will not change as of January 1, 2021.

Q5: Do I have to submit an enrollment form to continue contributing to my FSA?

A: Yes, even if you do not want to make any changes to your health coverage, you must submit an enrollment form to continue participating in the Health Care and Dependent Care Flexible Spending Accounts. This election will last through a short plan year ending June 30, 2021.

Q6: Will the preferred provider network of doctors change with Anthem?

A: Anthem is part of the national Blue Cross and Blue Shield organization. The Anthem network provides coverage throughout the United States. While we do not anticipate major disruptions, you should contact your providers and verify they are part of the Blue Cross and Blue Shield PPO network.

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Use the online *Find a Doctor* tool to look for doctors, hospitals, labs and other health care providers in the Anthem PPO plan.

Go to: www.anthem.com/ca

- Click on Find a Doctor
- Be sure to use the Member ID number or prefix search box at the bottom of page
- Enter REU
- On the next screen – select the following: Type of provider – Doctor or Facility Specialty
- Location – either city and state or zip code
- Radius – 20, 30 miles, etc.

Q7: Will I have to meet a new medical deductible?

A: The Reta plans have a calendar year deductible and coinsurance out-of-pocket maximum that will reset on January 1, 2021. You will have to satisfy a new medical deductible starting January 1, 2021.

Q8: Will I have to use mail order for my maintenance medications?

A: No, there is no requirement to use mail order, but there is a copay savings when using Elixir Mail Order. The copay for a 90-day supply through mail order is two times the 30-day retail copay. A 90-day supply at a retail pharmacy is three times the 30-day copay for any maintenance medication.

Q9: Will the dental provider network of dentists change with Delta Dental?

A: The Delta Dental provider network is available throughout the United States. While we do not anticipate major disruptions, you should check to see that your dentist participates in a Delta Dental network. There are two types of dental providers covered by your Delta Dental PPO plan: Delta PPO dentists and Delta Premier Dentists. Reimbursement is highest for Delta PPO dentists.

To find Delta PPO dentists participating in the Delta PPO plan and Premier dentists:

Go to: www.deltadentalins.com

Under **Find a Dentist:**

- Enter your location
- Select either the Delta PPO or Delta Premier Network
- If you're searching for a specific dentist, type the name
- On the Provider Directory results page, you can revise your search to include both PPO and Premier dentists

Q10: After the initial Open Enrollment period, can I change my benefit elections at any time throughout the year?

A: No, not unless you have a “qualified family status change,” which includes events such as marriage, divorce, birth or adoption of a child, or a change in your spouse’s employment status as defined by Section 125 of the Internal Revenue Code. However, during the current “Open Enrollment” period from **November 16th through December 4th** you can make changes to your

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coverage even if you do not have a family status event. Complete the attached form if you want to **change** your medical or dental election or enroll in the Flexible Spending Accounts, then either email the form to renee.carpenter@jacksondiocese.org or fax to Renee Carpenter in the Diocese HR department (601-960-8464). Any changes you make during the current Open Enrollment will be effective January 1, 2021.

Q11: When is the next “Open Enrollment”?

A: After the current Open Enrollment period ends, the next time you will be able to modify your coverage, such as adding or removing covered dependents, will be during the 2021 Open Enrollment scheduled for April of 2021. Coverage changes you make during next year’s Open Enrollment will be effective July 1, 2021.

Q12: Where can I find information about the Reta medical, dental and vision benefit plans?

A: You can find a description of the new plan options on the Diocese of Jackson’s website by clicking: “**Benefits**” in the upper right-hand corner of the Diocesan Home Page, or by copying the link below into your browser:

<https://jacksondiocese.org/offices/administration-finance/human-resource-benefits/3108-2/>

Q13: Who do I call if I need carrier assistance?

IMPORTANT CONTACT INFORMATION TO REMEMBER

RETA ANTHEM MEDICAL PLAN	Customer Service (888) 722-1077	www.anthem.com/ca
ELIXIR PHARMACY PLAN	Customer Service (844) 852-7437	www.elixirsolutions.com
DELTA DENTAL OF CALIFORNIA	Customer Service (800)-765-6003	www.deltadentalins.com
VISION SERVICE PLAN	Customer Service (800) 877-7195	www.vsp.com
BENEFIT ALLOCATION SERVICE (FSA)	Customer Service (800) 945-5513	www.basusa.com