Employee Benefits Summary

Human Resources
July 1, 2017 to June 30, 2018
This guide is intended to give you an overview of the benefit plans offered by the Archdiocese of Chicago. All specific plan provisions are described in the legal documents governing the plans. If there are any discrepancies between this guide and the plans’ legal documents, the legal documents will govern. Any of the benefit plans offered by the Archdiocese of Chicago may be amended, revoked, suspended or terminated at the Archdiocese’s sole discretion at any time. In addition, neither this description nor your participation in the Archdiocese’s benefit plans creates a contract or guarantee of employment.

The Human Resources Department wishes to thank the parishes and schools for providing the images used in this guide. All images within these pages are from parishes and schools within the Archdiocese of Chicago.
The Archdiocese of Chicago has partnered with Benefit Allocation Systems, Inc. (BAS) to enable our staff to take advantage of online benefit enrollment using MyEnroll.com. MyEnroll is an enterprise system for insurance enrollment and administration that provides a secure online benefit web portal.

**All benefit eligible staff are required to make benefit elections at new hire or when newly benefit eligible, and enrollment changes during Open Enrollment via the MyEnroll site.**

MyEnroll also houses benefit related forms and plan documents along with other benefit information in the Reference Library.

**Please utilize the screen shots to your left to logon to www.MyEnroll.com:**

**Use Option 2:**
View User ID and Password on Your Screen and click on the “Go” button.

Your temporary User ID and Password will display on the screen for 45 seconds.

All temporary passwords expire in 12 hours.
Why the Archdiocese Cares about Benefits

The Archdiocese of Chicago provides comprehensive benefit options for a couple of reasons:

- We want you to be healthy.
- We want you to stay protected from the financial burden of catastrophic medical expenses.

Why? Because we’re all in this together. Benefits are best managed through a partnership — for the Archdiocese that means we work hard to design, price and administer quality and affordable benefits. As part of that commitment, we provide access to quality benefit programs and pay the majority of your health care premiums.

We ask you to share in this partnership by taking the time to learn about your benefits, choosing your coverage carefully, and using your benefits wisely. We believe it’s important to offer benefits that have a positive impact on your health, your wealth and your life.

The Archdiocese Employee Benefits Mission Statement

The Archdiocese of Chicago is a diverse community of men and women dedicated to caring for and serving others, while following the teachings of the Catholic Church. To support and reward your contribution to that service, we are committed to providing you and your family with high-quality benefits at a competitive cost.
Enrollment Guidelines

Your Eligibility
You are eligible to participate in the Archdiocese of Chicago’s benefits if you are an employee regularly scheduled to work at least 26 hours each week for eight months of the year or more. The number of hours you work, if holding part-time positions at more than one parish or school, are added together to determine your eligibility.

Dependent Eligibility
If you are eligible and enrolling in benefits you may also enroll your eligible dependents, who are:
- Your husband or wife.
- Your unmarried children up to age 26, regardless of student status.
- Your children of any age who are mentally or physically handicapped and dependent on you for support if they were covered prior to reaching age 26.

How to Enroll
If you’re a current employee, annual open enrollment offers you the opportunity to enroll in or make changes to your benefit selections (new employees must enroll within 30 days of their benefits eligibility date). Read below for detailed enrollment instructions:

2. Review your current benefit elections in the MyEnroll system and determine your benefit needs for next year.
3. During this year’s annual enrollment, you will be required to log on to the MyEnroll system at www.MyEnroll.com, and go through the enrollment process to verify your elections and/or make any desired changes. This must be completed by June 6, 2017.
4. If you wish to enroll in the FSA Plan, you may do so online through the MyEnroll system. No forms needed.

TIP Please visit the MyEnroll.com website for detailed information about Health (including Vision and Prescription Drugs), Dental, Life, and Disability insurance.

All Health and Dental premium deductions will be taken on a pre-tax basis unless you specify otherwise through the MyEnroll system.

If you have questions, please contact your local benefits administrator. You can also call 312.534.5360 or email hr@archchicago.org.

New Employee Eligibility
New employees are eligible for benefits the first of the month following one full calendar month of service in either a full-time or benefits-eligible part-time position.

For example, an employee hired on January 1st will be eligible for benefits on February 1. An employee hired on January 15th will be eligible for benefits on March 1st.

Former Employee Eligibility
Former employees who return to work in a benefits-eligible position within six months of termination are eligible for benefits on the first of the month following rehire.

Benefit Coverage Period
The choices you make during annual enrollment remain in effect from July 1, 2017 through June 30, 2018.

Benefit coverage will stop on the last day of the month following the date you are no longer employed by the Archdiocese or you no longer meet the eligibility requirements (coverage for your dependents will also end on the date your coverage ends). However, extended health coverage may be available for up to 18 months at your own expense.

For example, the last day worked is June 20th. The last day of coverage would be June 30th.
Qualified Life Events

The Archdiocese of Chicago’s benefit plans are qualified under and governed by tax codes. As a result, you can enroll, cancel or change your level of coverage only during the annual open enrollment period or if you experience a qualified life event.

All benefit enrollment changes due to qualified life events must be made through MyEnroll.com. You must make your enrollment changes and provide supporting documentation. If you are eligible to make coverage changes, your changes must be consistent with the qualified event.

Qualified events include but not limited to:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Loss of coverage for your spouse or dependent(s)

This includes changing your enrollment from FAMILY to SINGLE coverage, and dropping coverage. You must show proof of a qualified change in family status to add or drop coverage in all cases other than open enrollment.

It is your responsibility to make your benefit election changes within 30 days of the qualifying event. Otherwise, you’ll need to wait until the next open enrollment period to make any changes.

If you cancel coverage at any time other than annual open enrollment due to a qualifying change, you must provide documentation showing evidence of the change and proof of other coverage.
Medical Plan Benefits

The Archdiocese of Chicago’s medical plans provide important protection against potentially burdensome health care expenses. Since both you and the Archdiocese share in the cost of coverage, and your contributions may be made on a before-tax basis, you save money when you choose one of our medical plans.

The Archdiocese offers three medical plans, all administered by Blue Cross Blue Shield of Illinois (BCBSIL), to help you meet your medical needs and the needs of your family. Your choices include the:

- PPO Plan
- HMO Illinois
- Blue Advantage HMO

All medical plans include the same prescription drug benefits with Express Scripts.

NOTE: All Plans are self-insured, which means the Archdiocese pays the cost of claims, not the insurance company. BCBSIL administers the plan for the Archdiocese and the cost of the plan is directly related to the amount of claims paid and the cost of administering the plan.

How the PPO Plan Works

To help bring you the best coverage at the most affordable cost, BCBSIL negotiates with doctors, hospitals and other providers who agree to become “preferred providers” in the BCBSIL network and charge lower rates. This helps control costs for both you and the Archdiocese, as we share in the cost of your medical benefits.

Under the PPO medical plan, you can visit any licensed provider of your choice. When you choose a provider that is part of the BCBSIL network, you’ll receive higher, in-network benefits for most services. However, if you go to an out-of-network provider, your benefits will be paid at a lower level.

To determine if your current doctor participates in the BCBSIL network, or to find a new network doctor or hospital, visit [www.bcbsil.com](http://www.bcbsil.com).

How the HMO Plans Work

Under the HMO medical plans, you have in-network benefits only. You must select a primary care physician (PCP) who will coordinate all of your medical care.

To determine if your current doctor participates in either HMO network, or to find a new network doctor or hospital, visit [www.bcbsil.com](http://www.bcbsil.com). Keep in mind that the HMO Illinois medical plan offers a more extensive provider network than the Blue Advantage plan. Blue Advantage is a subset of HMO Illinois. Although Blue Advantage offers a smaller network of primary care physicians and hospitals, participants enjoy the same high quality health care at a considerably lower cost than HMO Illinois participants.
**COST FOR COVERAGE**

<table>
<thead>
<tr>
<th>Blue Cross Blue Shield Monthly Employee Contribution Amounts</th>
<th>July 1, 2017 – June 30, 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
</tr>
<tr>
<td>PPO</td>
<td>$98.00</td>
</tr>
<tr>
<td>HMO Illinois</td>
<td>$89.00</td>
</tr>
<tr>
<td>Blue Advantage</td>
<td>$50.00</td>
</tr>
</tbody>
</table>

**HMO Illinois participants: Consider the Blue Advantage Plan for significant cost-saving opportunity!**

While the Blue Advantage doctor network is not as extensive as the HMO Illinois network, many doctors in the HMO Illinois plan also participate in the Blue Advantage HMO plan. HMO Illinois participants whose primary care physicians are also in the Blue Advantage HMO plan can continue to see the same doctor with lower out-of-pocket expense by switching to the Blue Advantage plan during this year’s open enrollment.

- Primary care physician office visits under Blue Advantage have a **$20 copay** compared to **$25** under HMO Illinois.
- Specialist office visits under Blue Advantage have a **$30 copay** compared to **$35** under HMO Illinois.
- Employee payroll deductions for single and dependent coverage are considerably lower under Blue Advantage than for HMO Illinois.

Check with your physician’s business office or log on to [www.bcbsil.com](http://www.bcbsil.com) to see if your current doctor is in the Blue Advantage HMO plan.
### MEDICAL PLAN COMPARISON (July 1, 2017 – June 30, 2018)

<table>
<thead>
<tr>
<th></th>
<th>PPO Plan</th>
<th>HMO Illinois Plan</th>
<th>Blue Advantage HMO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
<td>In-network only</td>
</tr>
<tr>
<td><strong>Annual deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>— maximum of two deductibles a</td>
<td>$500</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>family each plan year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Annual out-of-pocket maximum</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>— maximum amount you’ll pay each</td>
<td>$2,500</td>
<td>$4,000</td>
<td>Not applicable</td>
</tr>
<tr>
<td>plan year out of your own pocket***</td>
<td>$5,000</td>
<td>$8,000</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>— what the plan pays</td>
<td>85% after deductible</td>
<td>75% after deductible</td>
<td>100% (no deductible)</td>
</tr>
<tr>
<td><strong>Adult and children immunizations and inoculations, well child and well adult care</strong></td>
<td>100% not subject to deductible</td>
<td>75% after deductible</td>
<td>$0 copay</td>
</tr>
<tr>
<td><strong>Routine physical</strong></td>
<td>100% not subject to deductible</td>
<td>75% after deductible to $500 calendar year maximum</td>
<td>$0</td>
</tr>
<tr>
<td><strong>Smoking cessation</strong></td>
<td>Counseling services covered at 100%</td>
<td>75% after deductible</td>
<td>Counseling services covered at 100%</td>
</tr>
<tr>
<td><strong>Regular office visit</strong></td>
<td>85% after deductible</td>
<td>75% after deductible</td>
<td>$25 copay</td>
</tr>
<tr>
<td><strong>Specialist office visit</strong></td>
<td>85% after deductible</td>
<td>75% after deductible</td>
<td>$35 copay</td>
</tr>
<tr>
<td><strong>Accident expenses/ emergency room services</strong></td>
<td>100% (no deductible)</td>
<td>$100 copay (waived if admitted)</td>
<td>$100 copay (waived if admitted)</td>
</tr>
<tr>
<td><strong>Hospital stay — inpatient and outpatient</strong></td>
<td>85% after deductible †</td>
<td>75% after deductible</td>
<td>100% after $100 copay (no deductible)</td>
</tr>
<tr>
<td><strong>Outpatient surgery</strong></td>
<td>85% after deductible †</td>
<td>75% after deductible</td>
<td>100% after $100 copay (no deductible)</td>
</tr>
<tr>
<td><strong>Second surgical opinion</strong></td>
<td>100% (no deductible)</td>
<td>75% (no deductible)</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Organ transplant</strong>*</td>
<td>85% after deductible</td>
<td>75% after deductible</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Inpatient mental health and substance abuse services</strong></td>
<td>85% after deductible</td>
<td>75% after deductible</td>
<td>100% (no deductible)</td>
</tr>
<tr>
<td><strong>Outpatient mental health and substance abuse services</strong></td>
<td>85% after deductible</td>
<td>75% after deductible</td>
<td>$35 copay</td>
</tr>
</tbody>
</table>

* Excludes prescription drug copays, mental health/substance abuse copays and the deductible.

** If you’re enrolled in the PPO Plan and use emergency room services for non-emergencies, you’ll be charged $100 each visit. True emergencies must be reported within 72 hours for 100% coverage under the PPO Plan.

*** Covers cornea, kidney, bone marrow, heart valve, musculoskeletal or parathyroid human organ/tissues. Heart, heart/lung, liver, pancreas and pancreas/kidney will be covered when performed in an approved facility with medical director approval.

† Hospital inpatient admissions must be reported within 72 hours. Failure to do so results in reduction of coverage to 50% under the PPO Plan.

**** Deductible is now part of the out of pocket maximum.
Extended Health Coverage

An employee terminating for any reason (except when Medicare eligible at age 65 or older), a surviving spouse, under age 65 or children, or a divorced spouse who is enrolled in one of the health plans offered by the Archdiocese at the time of termination, death, or divorce may choose one of the following options with regard to his/her health benefits.

a. Extend medical coverage, at your own expense, for 18 months or until you become eligible for other group health coverage (including Medicare) whichever comes first, OR

b. If the employee reaches age 65 and is ineligible to continue extended coverage, the dependent spouse under age 65 may continue for the remaining duration of 18 months, OR

c. Drop the insurance at the end of the month in which the termination, death, or divorce occurs.

Within 60 days of termination of coverage due to employment termination or change in benefit eligibility, you may extend your group coverage at your expense. Within 30 days termination of coverage due to death, dissolution of marriage, or dependent child’s 26th birth date, eligible covered dependents may extend coverage at their own expense. Coverage is not automatically extended during this time, but rather becomes effective retroactively when the Human Resources office receives the Application Form and payment.

Surviving spouses and divorced spouses under age 55 at the time of enrollment in Extended Health are eligible to continue coverage for up to 24 months or until eligible for other insurance. Surviving spouses and divorced spouse over 55 can continue coverage until age 65 or until eligible for other insurance.

Full-time employees transferred to non-eligible part-time status will also be eligible for extended health coverage.

NOTE: While on extended coverage, you will still be allowed to change plans and or type of coverage during the annual open enrollment period.

TIP For employee monthly premium rates and more information, please contact Human Resources at 312-534-8209, 312-534-5360, or email at hr@archchicago.org.
Prescription Drug Benefits

When you enroll in one of the Archdiocese of Chicago medical plans, your coverage automatically includes a prescription drug benefit. Express Scripts is the administrator for the prescription drug plan for all medical plans. Express Scripts offers both a retail and mail order pharmacy program, where you pay a copay for each prescription you fill.

- **Retail**: You can fill up to a 30-day supply of your prescription at a network pharmacy.
- **Mail order**: You can fill up to a 90-day supply of your prescription through the mail order pharmacy program.

More information on how to start home delivery and other prescription information is available at www.express-scripts.com.

Getting the Most out of Your Rx Benefits at the Lowest Possible Cost…

1. Always tell your doctor what your prescription drug coverage is, and ask him or her to prescribe a generic equivalent whenever possible.
2. Always ask your pharmacist if there is a generic equivalent to any brand-name medication your doctor has prescribed, or if there is a brand-name formulary or generic equivalent to any non-formulary medication your doctor has prescribed. Your pharmacist will generally call your doctor to get his or her approval to fill your prescription with a lower cost drug.
3. Use local, retail pharmacies ONLY to fill prescriptions you need to take on a temporary basis.
4. ALWAYS use the mail order program to fill prescriptions for maintenance medications or other drugs you may need to take for an extended period.

Visit www.express-scripts.com to find the list of generic, formulary brand-name and non-formulary brand-name prescription drugs. You can also set up a Express Scripts account to review your prescription history, learn more about your medications, and request refills on your mail order prescriptions.

Express Scripts Specialty Pharmacy

If you use specialty medications, Express Scripts also offers a Special Care Pharmacy for certain conditions like anemia, hepatitis C, multiple sclerosis, asthma, growth hormone deficiency and rheumatoid arthritis. You can receive:

- Up to a 90-day supply from mail order
- Access to nurses who are trained in specialty prescription drugs
- 24/7 availability from a specialty pharmacist resource for any questions you might have
- Coordination of home care and other health care services

Contact Express Scripts at 800.899.2675 if you have any questions.

Using the Prescription Drug Program

Under our prescription drug program, there are three categories of drugs. How much you pay depends on the drug type.

**Generic** — These drugs are labeled with the medication's basic chemical name and usually have brand-name equivalents. They have the same active ingredients and must meet the same FDA standards for quality, strength, purity and stability as their brand-name counterparts.

**Preferred Brand-Name** — These drugs have been selected by Express Scripts for the formulary list based on safety and efficacy. They may or may not have a generic equivalent. They cost more than generics, but less than non-formulary brand-name drugs.

**Non-Preferred Brand-Name** — These drugs generally have either an equally effective generic equivalent and/or one (or more) formulary brand-name option. They usually are the most expensive option.
PRESCRIPTION DRUG BENEFITS

PRESCRIPTION DRUG COPAYS (July 1, 2017 – June 30, 2018)

Employee co-pays for all health plan options will be limited to a plan year out-of-pocket maximum of $1,000 for single coverage and $2,000 for family coverage. Once this maximum is satisfied, the plan pays 100% with no employee cost share. (NOTE: You will be responsible for the penalty described below, 50% of the cost difference between the brand-name and the generic prescription drug, if you choose a brand name drug when a generic alternative is available.)

<table>
<thead>
<tr>
<th>All Medical Plans</th>
<th>Retail (up to a 30-day supply)</th>
<th>Mail Order (up to a 90-day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$6</td>
<td>$14</td>
</tr>
<tr>
<td>Brand-Name*</td>
<td>$32</td>
<td>$74</td>
</tr>
<tr>
<td>Non-Formulary Brand-Name *</td>
<td>$50</td>
<td>$115</td>
</tr>
</tbody>
</table>

* If a formulary or non-formulary brand-name prescription drug is chosen when a generic alternative is available, you’ll pay the brand-name copay plus 50% of the cost difference between the brand-name and the generic prescription drug.

Did You Know?

Your local retailers, such as Walmart, Target, Costco and other national chains, now carry certain generic prescription drugs for as low as $4 a month and as low as $10 for a 90-day supply! These rates are separate and apart from the Express Scripts benefit plan.

Visit today to find the kinds of generic medications you need most to help improve:

- Allergies
- Asthma
- Cholesterol
- Diabetes
- Gastrointestinal health
- Heart health and blood pressure
- Mental health
- Thyroid conditions

Consider your local retailer for generic prescription drugs. It’s another money saving alternative worth pursuing for you and your family.
Vision Care Benefits

Affordable vision benefits are automatically offered to you and your eligible dependents when you enroll in any of the medical plans.

- If you enroll in the medical PPO Plan, you’ll receive vision care through the Vision Service Plan (VSP). To find a VSP doctor, go to www.vsp.com or call 800.877.7195.

- If you enroll in the medical HMO Illinois Plan or the Blue Advantage HMO Plan, you’ll receive benefits through EyeMed. To find a EyeMed doctor or for more information go to www.EyeMed.com or call 800.521.3605. Be sure to tell your EyeMed provider that you have coverage with Blue Cross to get the best prices on eyeglass frames.

### VISION PLAN COMPARISON

<table>
<thead>
<tr>
<th></th>
<th>PPO Members – VSP</th>
<th>HMO Members – EyeMed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
</tr>
<tr>
<td><strong>Annual exams</strong> — every 12 months</td>
<td>$10 copay</td>
<td>$45 maximum allowance</td>
</tr>
<tr>
<td><strong>Lenses</strong> — every 12 months</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>Included with prescription glasses</td>
<td>Included with prescription glasses</td>
</tr>
<tr>
<td>Bifocal</td>
<td>Included with prescription glasses</td>
<td>$50 maximum allowance</td>
</tr>
<tr>
<td>Trifocal</td>
<td>Included with prescription glasses</td>
<td>$65 maximum allowance</td>
</tr>
<tr>
<td><strong>Frames</strong> — every 24 months</td>
<td>$170 allowance</td>
<td>$70 allowance</td>
</tr>
<tr>
<td><strong>Contact lenses</strong> — in lieu of glasses</td>
<td>$170 allowance</td>
<td>$105 allowance</td>
</tr>
</tbody>
</table>
Dental Plan Benefits

The Archdiocese of Chicago offers two dental plans administered by Guardian Insurance. Your choices include:

**Dental PPO Plan**

The Dental PPO Plan provides comprehensive coverage for a variety of dental care needs and gives you the freedom to choose any licensed dentist. However, if you select a dentist who is in the PPO network, your costs will likely be less because in-network dentists charge a lower fee for their services. If you visit a dentist out-of-network, you’ll pay more and you will be responsible for any charges that are over the maximum plan allowance.

The deductibles and coinsurance percentages vary based upon in-network or out-of-network use of providers. For a listing of all network dentists in your area, please go to [www.GuardianAnytime.com](http://www.GuardianAnytime.com) or call 866.302.4542.

**Dental HMO**

Under the Dental HMO Plan, you have in-network benefits only (orthodontia benefits are also provided per the schedule of benefits). To determine if your current dentist participates in the network, or to find a new, in-network dentist, visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com) or call 866.494.4542. The schedule of benefits is posted on [www.MyEnroll.com](http://www.MyEnroll.com) and available from Human Resources.

**College Tuition Benefit Rewards Program**

A College Tuition Benefit Rewards Program is offered through Guardian Dental. All benefits eligible employees who are enrolled in the dental insurance plan (PPO or DHMO) are eligible for this benefit program. This program can be used for eligible children, grandchildren, nieces, and nephews of a benefits eligible employee enrolled in the Guardian Dental Plan. To learn more about the program and how to get started, go to: [www.Guardian.CollegeTuitionBenefit.com](http://www.Guardian.CollegeTuitionBenefit.com) to set up your account. If you have any questions, visit the website or contact College Tuition Benefit directly at 215.839.0119.

**DENTAL PLAN COMPARISON**

<table>
<thead>
<tr>
<th></th>
<th>Dental PPO Plan</th>
<th>Dental HMO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-network</td>
<td>Out-of-network</td>
</tr>
<tr>
<td><strong>Annual deductible</strong></td>
<td>$50/person each plan year (3 person maximum)</td>
<td>$100/person each plan year (3 person maximum)</td>
</tr>
<tr>
<td><strong>Maximum benefit (excluding deductible)</strong></td>
<td>$1,500/person*</td>
<td>Unlimited</td>
</tr>
<tr>
<td><strong>Diagnostic and preventive care</strong></td>
<td>100% (no deductible)</td>
<td>100% (no deductible)</td>
</tr>
<tr>
<td><strong>Basic services (fillings, root canals, extractions, etc.)</strong></td>
<td>80% after deductible</td>
<td>80% after deductible</td>
</tr>
<tr>
<td><strong>Major services (crowns, dentures, bridgework, etc.)</strong></td>
<td>50% after deductible*</td>
<td>50% after deductible*</td>
</tr>
<tr>
<td><strong>Orthodontia</strong></td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

* You pay 100% of any cost over maximum benefit of $1,500. If total claims paid for any year are less than $700, you may carry over a portion of your unused benefit into subsequent years ($350, or $500 if in-network providers are used exclusively). You can accumulate up to $1,250 in carry-over bank for each covered person.

**YOUR COST FOR COVERAGE** (July 1, 2017 – June 30, 2018)

<table>
<thead>
<tr>
<th></th>
<th>Guardian Monthly Dental Employee Contribution Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
</tr>
<tr>
<td><strong>PPO</strong></td>
<td>$38.50</td>
</tr>
<tr>
<td><strong>HMO</strong></td>
<td>$13.50</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts

The Archdiocese of Chicago encourages you to enroll in the flexible spending accounts (FSAs) to save on your health care and dependent care expenses. The money you deposit into an FSA is deducted from your paycheck, without paying federal, state or Social Security taxes. This lowers your taxable income and saves you money!

The Health Care FSA is designed to reimburse you for eligible health care expenses. The Dependent Care FSA is designed to reimburse you for dependent care expenses (i.e. day care). You can set aside up to $2,600 a year for a Health Care FSA and up to $5,000 for a Dependent Care FSA.

You can enroll in this plan during annual open enrollment, or during your initial enrollment period. You may not enroll in an FSA between January 1st and annual open enrollment in May.

Your FSA elections do not roll over from one year to the next. You must enroll each plan year.

Eligible expenses under the Health Care FSA include:
- Deductibles and copays for health care, prescription drugs, dental and vision care expenses
- Medical equipment
- Hearing tests and aids
- Speech and physical therapy
- Lasik corrective eye surgery
- Orthodontia

FSA Carryover Provision
Unused funds in the Health Care FSA at the end of the Plan Year (6/30) will be carried over to the next plan year, up to a maximum of $500.00. You do not need to be enrolled in the Health Care FSA for the succeeding plan year to receive the carryover. This will not affect the maximum amount you can contribute in the next plan year.

Eligible expenses under the Dependent Care FSA include:
- Baby-sitting or day care expenses for a dependent child under the age of 13 so that you (and your spouse) can work or attend school full-time
- Expenses for the care of a spouse, parent or other dependent who spends at least eight hours a day in your home, is incapable of self-care and qualifies as a dependent on your income taxes

More information on Flexible Spending Accounts (including claims and FSA balances) is available online at www.MyEnroll.com.
To Enroll:

- Logon to www.MyEnroll.com and follow links to enroll in the FSA Plan.
- For information about logging into the MyEnroll system, see the first section of this booklet.

### Important Dates to Keep in Mind

<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>June 30, 2017</td>
<td>Last day to incur eligible expenses for 2016/2017 FSA Plan year</td>
</tr>
<tr>
<td>July 1, 2017</td>
<td>New FSA Plan year begins – Paycheck deductions begin</td>
</tr>
<tr>
<td>September 30, 2017</td>
<td>Last day to submit expenses incurred by 6/30/2017</td>
</tr>
</tbody>
</table>

**After You Enroll**

After you enroll in the Health Care FSA, you automatically receive the FSA Benefits Card loaded with the full dollar amount of your annual FSA election. The Benefits Card works like a bank debit card except that it is linked to your Health Care FSA. You can use the card to pay most health care providers directly at the time of purchase.

When you incur an eligible expense, simply swipe your card at the point of sale. The amount of your purchase is deducted directly from your Health Care FSA balance and paid to the provider.

You can use your Benefits Card at most medical providers that display the MasterCard® logo. The Benefits Card will only be accepted at qualified merchant types related directly to health care and will not be accepted at other locations like gas stations or convenience stores. You can use your Benefits Card at pharmacies that have an Information Inventory Approval System (IIAS) in place. This enables FSA-eligible products to be separated from non-FSA-eligible products so that only eligible products are allowed to be purchased with your card. **Be sure to save all of your FSA receipts. You may be required to document the eligibility of an expense at a later date.**
Life Insurance

Life insurance coverage is an important part of your comprehensive benefits package. It provides financial protection for your family in the event of your death. The insurance carrier is Dearborn National. The following table summarizes your life insurance benefits.

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Your Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic life coverage</strong></td>
<td>• Paid by the Archdiocese</td>
</tr>
<tr>
<td></td>
<td>• Automatically provided on the first of the month following one full month of benefits eligible employment</td>
</tr>
<tr>
<td></td>
<td>• One times your annualized salary rounded to the next $1000</td>
</tr>
<tr>
<td></td>
<td>• You will need to name your beneficiary on the MyEnroll system</td>
</tr>
<tr>
<td><strong>Supplemental life coverage</strong></td>
<td>• Your cost, paid on an after-tax basis, is based on your age and coverage amount</td>
</tr>
<tr>
<td></td>
<td>• Elect 1, 2, 3 or 4 times your salary</td>
</tr>
<tr>
<td></td>
<td>• Evidence of Insurability (EOI) guidelines:</td>
</tr>
<tr>
<td></td>
<td>- The overall maximum life insurance coverage (basic and supplemental combined) is $1,000,000.</td>
</tr>
<tr>
<td></td>
<td>- If you are electing 1 times or increasing from 1 to 2 times your salary coverage, EOI is not required as long as the total coverage (basic and supplemental combined) is not above $500,000.</td>
</tr>
<tr>
<td></td>
<td>- If you are electing an amount over the Guaranteed Issue Limit, an EOI is required. The EOI form is available in the Reference Library on <a href="http://www.MyEnroll.com">www.MyEnroll.com</a>.</td>
</tr>
</tbody>
</table>

What Is Evidence of Insurability?

Evidence of Insurability (EOI) is a statement that provides information about a person’s health status. Whenever you increase your Supplemental Life Insurance by more than the Guaranteed Issue Limit, an EOI is required by Dearborn National. See the summary plan description for more details. If an EOI is required, you’ll need to complete and return the proper documentation to Dearborn National. The amounts that exceeded the Guaranteed Issue Limit will take effect once satisfactory evidence of insurability is determined by Dearborn National.

Name Your Beneficiary

Please be certain that you have named a beneficiary on the MyEnroll system. You may name more than one beneficiary and you may also assign different percentages of your benefit provided they don’t exceed 100%. Remember: The Archdiocese automatically provides Basic Life Insurance of one times your annualized salary at no cost to you. If you do not know whether you have named a beneficiary or if you wish to revise your current beneficiary designations, you may do so on [MyEnroll.com](http://www.MyEnroll.com).
Disability Insurance

When an illness or non-work-related injury prevents you from working for a period of time, disability coverage provides an income replacement benefit. The Archdiocese of Chicago provides long-term disability coverage at no cost to you. If you enroll in the voluntary Short-Term Disability plan, you pay the cost of the premium based on your age and the weekly benefit amount you select. The insurance carrier is Dearborn National.

The following table summarizes your disability benefits:

<table>
<thead>
<tr>
<th>Elimination period</th>
<th>Short-Term Disability (STD)</th>
<th>Long-Term Disability (LTD)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30-day elimination (waiting) period before you can receive payments</td>
<td>180-day elimination (waiting) period before you can receive payments</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Who pays the premium cost</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You pay the cost of coverage if elected</td>
<td>The Archdiocese of Chicago</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Benefit amount</th>
<th>Short-Term Disability (STD)</th>
<th>Long-Term Disability (LTD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Weekly benefit for up to 22 weeks of disability</td>
<td>Monthly benefit equal to 66 2/3% of your monthly salary</td>
<td></td>
</tr>
<tr>
<td>You select a weekly benefit amount in increments of $25 (minimum $100; maximum $1,250), up to 60% of covered earnings</td>
<td>Maximum monthly benefit is $6,000</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Additional eligibility requirement</th>
<th>Short-Term Disability (STD)</th>
<th>Long-Term Disability (LTD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum salary of $15,000 annually</td>
<td>None</td>
<td></td>
</tr>
</tbody>
</table>

NOTE: The plan includes a pre-existing condition exclusion. A pre-existing condition means any sickness or injury for which you were diagnosed or treated by a legally qualified physician with consultation, advice or treatment occurring during the three (3) months immediately prior to your effective date of insurance. Benefits will not be paid for a disability caused by or resulting from a pre-existing condition unless you have been actively at work for one (1) full day following the end of twelve (12) consecutive months from the date you became insured.
Retirement Benefits

FOR EMPLOYEES PLANNING TO RETIRE BEFORE THEY ARE ELIGIBLE FOR MEDICARE COVERAGE:

Terminating/retiring employees are eligible to extend their HMO Illinois, Blue Advantage HMO or Blue Cross & Blue Shield PPO health coverage, for themselves and their covered dependents, for up to 18 months, or until they become eligible for some other group health plan, including Medicare, whichever comes first. Please refer to page 9 for more information on the Extended Health Coverage Benefit.

Defined Benefit Pension Plan

For employees hired on or before June 30, 2007, the defined benefit pension plan has been frozen at the level of benefits accrued through June 30, 2007. Employees who were participants in the defined benefit pension plan who were not vested as of June 30, 2007 will continue to accrue vesting service if they remain employed in a benefit eligible position. Employees must have completed 5 full years of continuous service in a benefit eligible position to have a vested benefit. For more information regarding the defined benefit pension plan, please call 312.534.8276.

Employees hired into a benefit eligible position on or after July 1, 2007 are not eligible for the defined benefit pension plan.

Share Plan Contribution

Effective July 1, 2007, the Archdiocese of Chicago implemented the Share Plan contribution to replace the defined benefit pension plan for all full-time and benefits-eligible part-time employees. Under the Share Plan, the Archdiocese will make a quarterly contribution to the eligible employees’ 403(b) retirement plan accounts based on total gross earnings. For eligible employees hired on or before June 30, 2007, the quarterly contribution will be an age-weighted percentage of the employee’s gross earnings, and that percentage will increase as employees advance in age, based on age as of January 1st each year, in accordance with the following table:

<table>
<thead>
<tr>
<th>Age</th>
<th>Contribution %</th>
<th>Age</th>
<th>Contribution %</th>
<th>Age</th>
<th>Contribution %</th>
</tr>
</thead>
<tbody>
<tr>
<td>21-36</td>
<td>1.25</td>
<td>46</td>
<td>2.68</td>
<td>56</td>
<td>5.78</td>
</tr>
<tr>
<td>37</td>
<td>1.338</td>
<td>47</td>
<td>2.89</td>
<td>57</td>
<td>6.24</td>
</tr>
<tr>
<td>38</td>
<td>1.445</td>
<td>48</td>
<td>3.12</td>
<td>58</td>
<td>6.74</td>
</tr>
<tr>
<td>39</td>
<td>1.56</td>
<td>49</td>
<td>3.37</td>
<td>59</td>
<td>7.27</td>
</tr>
<tr>
<td>40</td>
<td>1.69</td>
<td>50</td>
<td>3.64</td>
<td>60</td>
<td>7.86</td>
</tr>
<tr>
<td>41</td>
<td>1.82</td>
<td>51</td>
<td>3.93</td>
<td>61</td>
<td>8.48</td>
</tr>
<tr>
<td>42</td>
<td>1.97</td>
<td>52</td>
<td>4.25</td>
<td>62</td>
<td>9.16</td>
</tr>
<tr>
<td>43</td>
<td>2.12</td>
<td>53</td>
<td>4.59</td>
<td>63</td>
<td>9.90</td>
</tr>
<tr>
<td>44</td>
<td>2.29</td>
<td>54</td>
<td>4.95</td>
<td>64</td>
<td>10.69</td>
</tr>
<tr>
<td>45</td>
<td>2.48</td>
<td>55</td>
<td>5.35</td>
<td>65 and over</td>
<td>11.546</td>
</tr>
</tbody>
</table>

Share Plan contributions for employees who became eligible or were hired on or after July 1, 2007 will be based on a flat percentage of gross earnings, regardless of age. The flat contribution may range from 1.25% to 5.0% as determined annually by the Archdiocese. The Share Plan will have a 5-year cliff vesting schedule; eligible employees will be fully vested after 5 consecutive years of benefits-eligible service, but will have no vesting for less than 5 consecutive years of benefits-eligible service.
403(b) Defined Contribution Retirement Plan

Prudential Retirement is the recordkeeper of the Archdiocese of Chicago 403(b) Retirement Plan. All lay employees may contribute to the 403(b) plan, administered by Prudential Retirement, through payroll deferrals. For full-time and benefits-eligible part-time employees, the Archdiocese will match employee contributions at $0.50 per $1.00 for the first 4% of annual gross earnings contributed. Employees may contribute any percentage of their gross earnings up to statutory limits, but only the first 4% of earnings are eligible for matching contributions. Employee contributions are pre-tax for state and federal taxes, but post-tax for FICA and Medicare taxes. Non-benefits eligible employees may participate in the pre-tax retirement savings opportunity provided by the 403(b) plan, but are not eligible for employer matching contributions.

403(b) Automatic Enrollment

The 403(b) plan includes an Auto Enrollment feature to help employees increase their savings and maximize the employer match. All newly hired benefits-eligible employees are automatically enrolled at 3% in the 403(b) plan within 45 days from date of hire. Employees may choose to opt out of the 403(b) plan, or may choose to participate at a contribution level other than 3%, by contacting Prudential Retirement at 877.PRU.2100 (877.778.2100) or online at www.aocretirepru.com. Employees who are auto enrolled in the plan and opt out can request a refund of their contributions (from Prudential) within 90 days. After 90 days, you may elect to stop contributing to the plan, but contributions already made will stay in your account.

You are always fully vested in your employee contributions and any earnings on those contributions. However, vesting in the employer matching contributions will be at the rate of 25% per year of benefits-eligible service, so that you will be fully vested after 4 years. Those wishing to change their deferral election may do so by contacting Prudential Retirement.

403(b) Automatic Deferral Increase

The 403(b) Plan includes an Auto Deferral Increase feature. Under this feature every January 1st, benefits-eligible employees participating in the 403(b) plan at a level below 4% will have their deferral increased by 1%. Employees who have set their deferral election at 0% or at any level above 4% will not be affected by the Auto Deferral Increase.

Any employee who has not opted out and is not currently participating at or above 4% will have their deduction increased by 1%. For example:

- 1% will increase to 2%
- 2% will increase to 3%
- 3% will increase to 4%

Any employee who DOES NOT want to have their deferral percentage automatically increased AND has not previously opted out of auto enrollment MUST contact Prudential Retirement and elect otherwise.
Paid Time Off

Vacation Benefits
Vacation benefits for school employees are incorporated into the school calendar. This includes time off with pay during the Christmas season and time off with pay during either the Easter Season or Spring Break. School employees include teachers, teacher aides, librarians and other employees who work the academic year. All non-school, non-exempt employees of the Archdiocese are entitled to 2 weeks paid vacation after one year of eligible service, 3 weeks after 5 years and 4 weeks after 15 years. Exempt non-school employees are entitled to 3 weeks paid vacation after one year of eligible service and 4 weeks after 5 years.

Paid Holidays
The number and selection of paid holidays to be celebrated is determined locally, but must be consistent for all similarly situated employees at the same location. For example, the holiday schedule may be different for school and non-school employees at the same location, but all school employees should have the same holidays and all non-school employees should have the same holidays.

Sick Days & Personal Days
School employees are entitled to 10 paid sick days per year to be used for their own illness, or the illness of an immediate family member. Two of these days may also be used for personal reasons. Non-school employees are entitled to 10 paid sick days and 2 personal days each year. Unused sick days are not compensable at the end of the year, nor may they be used as additional vacation days. However, unused sick days will carry over from year to year, up to a maximum accumulation of 120 days.
Leaves of Absence

Family and Medical Leave Act (“FMLA”)

The Archdiocese of Chicago allows a continuous family or medical leave of absence of up to six months, within any calendar year, for all employees who meet the following conditions. The employee must:

- have at least one full year of service
- have worked at least 1,250 hours in the previous year
- have been certified by a doctor to be unable to work due to medical reasons relating to themselves or an immediate family member as described below
- require the leave of absence for the birth, adoption or foster care of a child
- require the leave due to a qualifying exigency arising out of the fact that a spouse, son or daughter, or parent is on covered active duty or call to covered active duty status with the Armed Forces
- intend to return to work by the end of the approved leave

Family/medical leaves are granted for a maximum 6 months for any one qualifying event, and may not be extended beyond 6 months by nature of occurring at the end of one calendar year and the beginning of another.

Regardless of length of service, in accordance with the Illinois Human Rights Act, all employees are eligible for time off to recover from conditions related to childbirth, including a leave of absence as necessitated by pregnancy, childbirth, or any medical or common condition resulting from pregnancy or childbirth. Appropriate documentation supporting the need for time off must be provided.

For purposes of administering this policy “immediate family member” is defined as an employee’s spouse, son, daughter or parent, as prescribed by the Family Medical Leave Act. A leave of absence is only available to those employees who intend to return to work. Intermittent leave for medical reasons (e.g. every Wednesday and Friday off for treatment) will be limited to the equivalent of 12 weeks of time off, on a cumulative basis, within any calendar year.

Employees are considered to be on family or medical leave continuously from the date of the qualifying event, to the earlier of their date of return or the date six months after the qualifying event. This applies whether or not employees would normally be scheduled to work during the entire leave period. (e.g., Family/Medical Leave may begin during the summer for a school employee, and the employee would be due back to work within 6 months of the qualifying event.)
LEAVES OF ABSENCE

Full-time and benefits eligible part-time employees on leave due to their own illness, or the illness of a family member as described above, will be paid to the extent they have accumulated sick days available. Employees on leave for reasons other than their own illness, or the illness of a family member, will not be eligible for sick day compensation.

An employee will be able to receive a benefit payment under the Short Term Disability Plan (STD) while on Family Medical Leave. There is a 30 day elimination period for the STD benefit. That means that an employee must be disabled for 30 consecutive days before STD benefit payments can begin. If the employee has elected STD benefits and has satisfied the 30 day elimination period, STD benefit payments can be made in addition to any payments for accrued sick days.

Employees on a family/medical leave of absence may be required to use unused personal and/or vacation days at the employer’s option. Employees will not be compensated for holidays occurring while on family medical leave, unless personal days or vacation days are used.

No additional sick days, personal days, or vacation days will be allocated to employees while on a family/medical leave. However, if the employee returns to work on a full-time or benefits eligible part-time basis within the family/medical leave period, he or she will have allocated, upon return, such paid time-off benefits as would normally have been allocated during the family/medical leave period, except holidays. During the family/medical leave period, the Archdiocese will continue to provide individual health coverage at minimal cost to the employee. However, the cost of providing family coverage, optional benefits or employee co-pay will remain the responsibility of the employee.

Employees returning from a family/medical leave of absence, due to their own illness, are required to submit a written release from their doctor before reporting to work. Employees who return to work within the prescribed time and on the full-time or part-time basis as employed prior to taking a family/medical leave will be reinstated in the same or comparable position and at the same salary as before they left. Employees who fail to return to work by the specified date of their return from family/medical leave period shall be considered to have voluntarily resigned their position. In that event, the employee will have the same options as any other terminating employee with regard to continuing benefits. Employees on leave due to their own illness, or the illness of a family member, are required to return to work when released by their doctor to do so, if earlier than the date specified on their leave of absence request.

Family/Medical Leaves must be requested in writing, using the forms and procedures as proscribed by Human Resources, including the appropriate medical certification.

This applies even for medical leaves resulting from an on-the-job injury or illness for which a Worker’s Compensation claim has been filed. Leaves taken without proper documentation and/or medical certification will be considered unauthorized leave, and will be subject to disciplinary action, including discharge.
LEAVES OF ABSENCE

Personal Leave

The Archdiocese of Chicago may allow a personal leave of absence of up to 90 calendar days, subject to prior approval by the pastor, parochial administrator, principal or agency director, for all full-time and benefits eligible part-time employees who have at least one full year of service, and who request time off for other than family or medical reasons. A leave of absence is only available to those employees who intend to return to work. Employees on a personal leave of absence will be required to use unused personal and vacation days. The remaining personal leave shall be without pay.

Employees will not be compensated for holidays occurring while on personal leave. No additional sick days, personal days or vacation days will be allocated to an employee while on a personal leave. However, employees who return to work on a full-time or benefits eligible part-time basis will have allocated to them, upon their return, such benefits as would normally have been allocated to them during the personal leave period, except holidays.

During the personal leave period, the Archdiocese will continue to provide individual health coverage at minimal cost to the employee. The cost of providing family coverage, optional benefits and employee co-pay will remain the responsibility of the employee. Employees who return to work within the prescribed time and in the same full-time/part-time status, will be reinstated in the same or comparable position at the same or comparable salary.

Employees who do not return by the prescribed date will be considered to have voluntarily resigned their position. At that time, the employee will have the same options as any other terminating employee with regard to continuing benefits.

Personal leaves must be requested and approved on an official Leave of Absence Request Form, available from the local administrator. Leaves taken without such documentation and approval will be considered unauthorized leave, and will be subject to disciplinary action, including discharge.
Paid Parental Leave Policy for Birth or Adoption

Purpose

The birth or adoption of a child is an exciting time for both biological and adoptive parents and their families. The Archdiocese supports its employees in their decisions to become parents and in their work for the Archdiocese. The Archdiocese provides eligible employees with a paid leave of absence for up to twelve (12) weeks to bond with their newborn or newly adopted child and to achieve a healthy balance between their employment and their new family obligations. This policy is effective as of July 1, 2017.

Eligibility Requirements

To be eligible for the paid parental leave benefit, an employee must: (1) be employed by the Archdiocese in a full or part-time benefits eligible position for at least one (1) full month of service prior to the birth or adoption of their new child; (2) be an expecting biological or adoptive parent; (3) experience a birth or adoption event occurring on or after July 1, 2017; and (4) intend to return to work following the leave (hereinafter “Eligible Employee”).

Paid Parental Leave Benefit

Eligible Employees will receive one (1) week of paid parental leave for each full month of benefits eligible service prior to the birth or adoption of the child. The maximum amount of paid parental leave available to any Eligible Employee is twelve (12) weeks. Paid parental leave must be used within six (6) months of the birth or adoption of the child. Paid parental leave expires at the end of the six (6) month period beginning on the date of the birth or placement with the employee of a child for adoption. Paid parental leave shall be administered in conjunction with leave provided under the Family and Medical Leave Act (“FMLA”) and will run concurrently with FMLA leave when an employee is eligible for FMLA leave. If both parents are Eligible Employees employed by the Archdiocese such parents are entitled to a combined total of twelve weeks of paid parental leave. Paid parental leave will not reduce an eligible employee’s paid leave balance such as sick, vacation, or personal days. Eligible Employees shall be paid at their regular per diem wage rate based upon their regular work week in effect at the time the paid parental leave commences.

Employee Notice, Benefit Accrual, Job Restoration, Intent to Return and Other Procedures

Employee notice for paid parental leave, benefit accrual, job restoration, intent to return and other procedures will be administered in accordance with the Archdiocese’s FMLA policy and procedures whether or not an Eligible Employee is eligible for leave under the Archdiocese’s FMLA policy, except as modified herein.

In addition to the FMLA provisions, an Eligible Employee who has taken paid parental leave is expected to return to work for the Archdiocese and remain working for the Archdiocese for a period of not less than 60 work days following return from leave. If the employee does not return to work for at least 60 work days or resigns during that period, the employee must repay a pro-rata share of the salary received during the period of paid leave.
### Additional Benefits

#### Professional Growth Allowance

Lay and Religious principals, teachers, and parish ministers are eligible for the professional growth allowance as stipulated in the Compensation Guidelines published annually. The allowance, up to $1,200.00 for fiscal year 2017-18, is intended for programs selected by the employee and approved by his or her supervisor. It is not intended to pay for programs or training required by the employer. With few exceptions, non-faculty school employees and those employees not engaged in professional parish ministry are not entitled to a professional growth allowance. The professional growth allowance is not to be used for the purchase of computers, cell phones or other equipment.

#### Retreat

All Religious employees, lay principals and professional lay parish ministers are entitled to up to 5 days off with pay each year to participate in a structured religious retreat. The cost of the retreat is to be paid by the employee. However, the professional growth allowance may be used to pay for the cost of the retreat.

#### Allowance on Graves and Crypts

Catholic Cemeteries provides Archdiocesan employees a discount on graves and crypts. The discount applies to selections for employees, spouses and dependent children. Discounts do not apply to siblings, grandparents, in-laws or other extended family members. Details are available from Human Resources, 312.534.5360.

#### Statutory Benefits

The Archdiocese provides Worker’s Compensation Insurance for its employees to cover medical expenses and/or lost wages resulting from on-the-job injuries or illnesses. Such expenses must not be submitted to the employee health benefit carrier. Please report any accidents as soon as possible, and submit any related bills to your supervisor for submission to our Worker’s Compensation administrators.

Though not required by law to do so, the Archdiocese of Chicago voluntarily participates in the Illinois Unemployment Compensation program on a reimbursing basis. This means that while benefits are paid out by the state, the parish, school or agency must reimburse the state for the total amount of any benefits paid. Teachers who have been offered a contract for the next school year and other school employees who are expected to return for the next school year are not eligible for unemployment compensation benefits over the summer break.
Medicare Information for All Health Benefit Plans

1. If you are age 65 or older and you have earned the required number of quarters for Social Security benefits within the specified time frame, you are eligible for Medicare Part A at no cost. If you have not earned the required number of quarters for Social Security, you may purchase Medicare Part A by making application and paying the full cost. Participation in Medicare Part B is available to all individuals who make application and pay the full cost of the coverage.

2. Federal legislation requires that active employees, age 65 and over, be given the option to elect either the Employer’s Plan as primary or Medicare as primary. If you elect the benefits of the Employer’s Plan as primary, the Employer’s Plan will provide benefits equivalent to the benefits available to individuals under age 65. If you elect Medicare as your primary coverage, you must drop your coverage through our programs. Although you have the option to elect either the Employer’s Plan primary or Medicare, in most cases you will have better coverage if you retain the Employer’s Plan as primary and Medicare as your secondary plan. Check with the Social Security Administration office for further details.

3. Medicare Part D is optional coverage for prescription drugs. If you are an active participant and Medicare eligible, please know that the Rx plan offered through the Archdiocese is recognized as creditable coverage (better than Medicare’s program). As such, as long as you remain on the Archdiocese plan, you will not be penalized should you ever leave the Archdiocese and decide to join a Medicare Part D plan, so long as you provide Medicare with your Notice of Creditable Coverage. The Archdiocese of Chicago will issue such notice to you annually and/or upon your request.

4. Federal legislation also requires that the spouse, age 65 and over, of any active participant be given the option to elect either the Employer’s Plan as primary or Medicare as primary. If your spouse elects the benefits of the Employer’s Plan as primary, the plan will provide benefits equivalent to the benefits available to individuals under age 65. If your spouse elects Medicare as primary, no benefits will be available under this plan.

NOTE: If you and/or your spouse elect the Archdiocese plan to be primary, you should file all claims with your medical plan first. Once you receive your payment and/or Explanation of Benefits from Blue Cross and Blue Shield, then file your claim with Medicare.
Medicare Part D Creditable Coverage Notice

As the plan sponsor of the Archdiocese of Chicago medical plan, the Archdiocese of Chicago is required to provide this notice to Medicare-eligible employees, retirees and dependents. This notice has information about your current prescription drug coverage with the Archdiocese of Chicago and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is included in the following pages.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or a PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

- The Archdiocese of Chicago has determined that the prescription drug coverage offered by all of our medical plans, on average for all plan participants, is expected to pay out as much as Standard Medicare prescription drug coverage pays and is considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 through December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Archdiocese of Chicago coverage will not be affected. You may be covered by both programs. Your cost for the Archdiocese of Chicago’s medical plans will not decrease if you enroll in Medicare Part D.

If you decide to join a Medicare drug plan and drop your current Archdiocese of Chicago coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

If you drop or lose your current coverage with the Archdiocese of Chicago and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (penalty) to join a Medicare drug plan later.

If you go 63 days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.
For More Information about Your Options Under Medicare Prescription Drug Coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You’ll get a copy of the handbook in the mail each year from Medicare after you reach age 65. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for the telephone number) for personalized help.
- Call 800.MEDICARE (800.633.4227). TTY users should call 877.486.2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call 800.772.1213 (TTY 800.325.0778).

Questions About This Notice

Contact the Archdiocese of Chicago’s HR at hr@archchicago.com or 312.534.5360 for more information about what happens to your coverage if you enroll in a Medicare prescription drug plan.

Note: You will receive a copy of this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through the Archdiocese of Chicago changes. You may also request a copy of the notice at any time.

Remember:

Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (penalty).
THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

Certain employer-sponsored health plans are required by the privacy regulations issued under the Health Insurance Portability and Accountability Act of 1996 ("HIPAA") to maintain the privacy of your health information that the plan creates, requests, or is created on the Plan's behalf, called Protected Health Information ("PHI") and to provide you, as a participant, covered dependent, or qualified beneficiary, with notice of the plan’s legal duties and privacy practices concerning Protected Health Information.

The terms of this Notice of Privacy Practices ("Notice") apply to the following plans (collective and individually reference in this Notice as the "Plan"):

- Archdiocese of Chicago PPO Health benefit Plan
- Archdiocese of Chicago HMO Illinois Benefit Plan
- Archdiocese of Chicago Blue Advantage HMO Benefit Plan
- Archdiocese of Chicago Wellness Program
- Archdiocese of Chicago Health Care Flexible Spending Account Plan

This Notice describes how the Plan may use and disclose your PHI to carry out payment and health care operations, and for other purposes that are permitted or required by law.

The Plan is required to abide by the terms of this Notice so long as the Plan remains in effect. The Plan reserves the right to change the terms of this Notice as necessary and to make the new Notice effective for all PHI maintained by the Plan. Copies of revised Notices in which there has been a material change will be mailed to all participants then covered by the Plan. Copies of our current Notice may be obtained by calling the Privacy Office at the telephone number or address below.

DEFINITIONS

Plan Sponsor means The Archdiocese of Chicago and any other employer that maintains the Plan for the benefit of its associates.

Protected Health Information ("PHI") means individually identifiable health information, which is defined under the law as information that is a subset of health information, including demographic information, that is created or received by the Plan and that relates to your past, present, or future physical or mental health or condition; the health care services you receive; or the past, present, or future payment for the health care services you receive; and that identifies you, or for which there is a reasonable basis to believe the information can be used to identify you.

USES AND DISCLOSURES OF YOUR PROTECTED HEALTH INFORMATION

The following categories describe different ways that the Plan may use and disclose your PHI. For each category of uses and disclosures we will explain what we mean and, where appropriate, provide examples for illustrative purposes. Not every use or disclosure in a category will be listed. However, all of the ways we are permitted or required to use and disclose PHI will fall within one of the categories.
Your Authorization – Except as outlined below or otherwise permitted by law, the Plan will not use or disclose your PHI unless you have signed a form authorizing the Plan to use or disclose specific PHI for an explicit purpose to a specific person or group of persons. [Include if the plan will record or maintain psychotherapy notes: Most uses and disclosures of psychotherapy notes will be made only with your authorization.] Uses and disclosures of your PHI for marketing purposes and/or the sale of your PHI require your authorization. You have the right to revoke any authorization in writing except to the extent that the Plan has taken action in reliance upon the authorization.

Uses and Disclosures for Payment – The Plan may use and disclose your PHI as necessary for benefit payment purposes without obtaining an authorization from you. The persons to whom the Plan may disclose your PHI for payment purposes include your health care providers that are billing for or requesting a prior authorization for their services and treatments of you, other health plans providing benefits to you, and your approved family member or guardian who is responsible for amounts, such as deductibles and co-insurance, not covered by the Plan.

For example, the Plan may use or disclose your PHI, including information about any medical procedures and treatments you have received, are receiving, or will receive, to your doctor, your spouse's or other health plan under which you are covered, and your spouse or other family members, unless you object, in order to process your benefits under the Plan. Examples of other payment activities include determinations of your eligibility or coverage under the Plan, annual premium calculations based on health status and demographic characteristics of persons covered under the Plan, billing, claims management, reinsurance claims, review of health care services with respect to medical necessity, utilization review activities, and disclosures to consumer reporting agencies.

Uses and Disclosures for Health Care Operations – The Plan may use and disclose your PHI as necessary for health care operations without obtaining an authorization from you. Health care operations are those functions of the Plan it needs to operate on a day-to-day basis and those activities that help it to evaluate its performance. Examples of health care operations include underwriting, premium rating or other activities relating to the creation, amendment or termination of the Plan, and obtaining reinsurance coverage. Other functions considered to be health care operations include business planning and development; conducting or arranging for quality assessment and improvement activities, medical review, and legal services and auditing functions; and performing business management and general administrative duties of the Plan, including the provision of customer services to you and your covered dependents.

Family and Friends Involved in Your Care – If you are available and do not object, the Plan may disclose your PHI to your family, friends, and others who are involved in your care or payment of a claim. If you are unavailable or incapacitated and the Plan determines that a limited disclosure is in your best interest, the Plan may share limited PHI with such individuals. For example, the Plan may use its professional judgment to disclose PHI to your spouse concerning the processing of a claim. If you do not wish us to share PHI with your spouse or others, you may exercise your right to request a restriction on our disclosures of your PHI (see below), including having correspondence the Plan sends to you mailed to an alternative address. The Plan is also required to abide by certain state laws that are more stringent than the HIPAA Privacy Standards, for example, some states give a minor child the right to consent to his or her own treatment and, under HIPAA, to direct who may know about the care he or she receives. There may be an instance when your minor child would request for you not to be informed of his or her treatment and the Plan would be required to honor that request.

Business Associates – Certain aspects and components of the Plan’s services are performed through contracts with outside persons or organizations. Examples of these outside persons and organizations include our third party administrator, reinsurance carrier, agents, attorneys, accountants, banks, and consultants. At times it may be necessary for us to provide certain of your PHI to one or more of these outside persons or organizations. However, if the Plan does provide your PHI to any or all of these outside persons or organizations, they will be required, through contract or by law, to follow the same policies and procedures with your PHI as detailed in this Notice.

Plan Sponsor – The Plan may disclose a subset of your PHI, called summary health information, to the Plan Sponsor in certain situations. Summary health information summarizes claims history, claims expenses, and types of claims experienced by individuals under the Plan, but all information that could effectively identify whose claims history has been summarized has been removed. Summary health information may be given
to the Plan Sponsor when requested for the purposes of obtaining premium bids, for providing coverage under the Plan, or for modifying, amending or terminating the Plan. The Plan may also disclose to the Plan Sponsor whether you are enrolled in or have disenrolled from the Plan.

**Other Products and Services** – The Plan may contact you to provide information about other health-related products and services that may be of interest to you without obtaining your authorization. For example, the Plan may use and disclose your PHI for the purpose of communicating to you about health benefit products or services that could enhance or substitute for existing coverage under the Plan, such as long term health benefits or flexible spending accounts. The Plan may also contact you about health-related products and services, like disease management programs that may add value to you, as a covered person under the Plan. However, the Plan must obtain your authorization before the Plan sends you information regarding non-health related products or services, such as information concerning movie passes, life insurance products, or other discounts or services offered to the general public at large.

**Other Uses and Disclosures** – Unless otherwise prohibited by law, the Plan may make certain other uses and disclosures of your PHI without your authorization, including the following:

- The Plan may use or disclose your PHI to the extent that the use or disclosure is required by law.
- The Plan may disclose your PHI to the proper authorities if the Plan suspects child abuse or neglect; the Plan may also disclose your PHI if we believe you to be a victim of abuse, neglect, or domestic violence.
- The Plan may disclose your PHI if authorized by law to a government oversight agency (e.g., a state insurance department) conducting audits, investigations, or civil or criminal proceedings.
- The Plan may disclose your PHI in response to a court order specifically authorizing the disclosure, or in the course of a judicial or administrative proceeding (e.g., to respond to a subpoena or discovery request), provided written and documented efforts by the requesting party have been made to (1) notify you of the disclosure and the purpose of the litigation, or (2) obtain a qualified protective order prohibiting the use or disclosure of your PHI for any other purpose than the litigation or proceeding for which it was requested.
- The Plan may disclose your PHI to the proper authorities for law enforcement purposes, including the disclosure of certain identifying information requested by police officers for the purpose of identifying or locating a suspect, fugitive, material witness or missing person; the disclosure of your PHI if you are suspected to be a victim of a crime and you are incapacitated; or if you are suspected of committing a crime on the Plan (e.g., fraud).
- The Plan may use or disclose PHI to avert a serious threat to health or safety.
- The Plan may use or disclose your PHI if you are a member of the military, as required by armed forces services, and the Plan may also disclose your PHI for other specialized government functions such as national security or intelligence activities.
- The Plan may disclose your PHI to state or federal workers' compensation agencies for your workers' compensation benefit determination.
- The Plan may, as required by law, release your PHI to the Secretary of the Department of Health and Human Services for enforcement of the HIPAA Privacy Rules.

**Verification Requirements** – Before the Plan discloses your PHI to anyone requesting it, the Plan is required to verify the identity of the requester and the requester's authority to access your PHI. The Plan may rely on reasonable evidence of authority such as a badge, official credentials, written statements on appropriate government letterhead, written or oral statements of legal authority, warrants, subpoenas, or court orders.
RIGHTS THAT YOU HAVE

To request to inspect, copy, amend, or get an accounting of PHI pertaining to your PHI in the Plan, you may contact the Privacy Officer at the Archdiocese of Chicago, 835 N. Rush Street, Chicago, Illinois 60611, 312-534-5386.

Right to Inspect and Copy Your PHI – You have the right to request a copy of and/or inspect your PHI that the Plan maintains, unless the PHI was compiled in reasonable anticipation of litigation or contains psychotherapy notes. In certain limited circumstances, the Plan may deny your request to copy and/or inspect your PHI. In most of those limited circumstances, a licensed health care provider must determine that the release of the PHI to you or a person authorized by you, as your “personal representative,” may cause you or someone else identified in the PHI harm. If your request is denied, you may have the right to have the denial reviewed by a designated licensed health care professional that did not participate in the original decision. Requests for access to your PHI must be in writing and signed by you or your personal representative. You may ask for a Participant PHI Inspection Form from the Plan through the Privacy Office at the address below. If you request that the Plan copy or mail your PHI to you, the Plan may charge you a fee for the cost of copying your PHI and the postage for mailing your PHI to you. If you ask the Plan to prepare a summary of the PHI, and the Plan agrees to provide that explanation, the Plan may also charge you for the cost associated with the preparation of the summary.

Right to Request Amendments to Your PHI – You have the right to request that PHI the Plan maintains about you be amended or corrected. The Plan is not obligated to make requested amendments to PHI that is not created by the Plan, not maintained by the Plan, not available for inspection, or that is accurate and complete. The Plan will give each request careful consideration. To be considered, your amendment request must be in writing, must be signed by you or your personal representative, must state the reasons for the amendment request, and must sent to the Privacy Office at the address below. If the Plan denies your amendment request, the Plan will provide you with its basis for the denial, advise you of your right to prepare a statement of disagreement which it will place with your PHI, and describe how you may file a complaint with the Plan or the Secretary of the US Department of Health and Human Services. The Plan may limit the length of your statement of disagreement and submit its own rebuttal to accompany your statement of disagreement. If the Plan accepts your amendment request, it must make a reasonable effort to provide the amendment to persons you identify as needing the amendment or persons it believes would rely on your unamended PHI to your detriment.

Right to Request an Accounting for Disclosures of Your PHI – You have the right to request an accounting of disclosures of your PHI that the Plan makes. Your request for an accounting of disclosures must state a time period that may not be longer than six years and may not include dates before April 14, 2004. Not all disclosures of your PHI must be included in the accounting of the disclosures. Examples of disclosures that the Plan is required to account for include those pursuant to valid legal process, or for law enforcement purposes. Examples of disclosures that are not subject to an accounting include those made to carry out the Plan’s payment or health care operations, or those made with your authorization. To be considered, your accounting requests must be in writing and signed by you or your personal representative, and sent to the Privacy Office at the address below. The first accounting in any 12-month period is free; however, the Plan may charge you a fee for each subsequent accounting you request within the same 12-month period.

Right to Place Restrictions on the Use and Disclosure of Your PHI – You have the right to request restrictions on certain of the Plan’s uses and disclosures of your PHI for payment or health care operations, disclosures made to persons involved in your care, and disclosures for disaster relief purposes. For example, you may request that the Plan not disclose your PHI to your spouse. Your request must describe in detail the restriction you are requesting. The Plan is not required to agree to your request, but will attempt to accommodate reasonable requests when appropriate. The Plan retains the right to terminate an agreed-to restriction if it believes such termination is appropriate. In the event of a termination by the Plan, it will notify you of the termination. You also have the right to terminate, in writing or orally, any agreed-to restriction. Requests for a restriction (or termination of an existing restriction) may be made by contacting the Plan through the Privacy Office at the telephone number or address below.

Request for Confidential Communications – You have the right to request that communications regarding your PHI be made by alternative means or at alternative locations. For example, you may request that
messages not be left on voice mail or sent to a particular address. The Plan is required to accommodate reasonable requests if you inform the Plan that disclosure of all or part of your information could place you in danger. The Plan may grant other requests for confidential communications in its sole discretion. Requests for confidential communications must be in writing, signed by you or your personal representative, and sent to the Privacy Office at the address below.

Right to a Copy of the Notice – You have the right to a paper copy of this Notice upon request by contacting the Privacy Office at the telephone number or address below.

Right to Notice of Breach – You have the right to receive notice if your PHI is improperly used or disclosed as a result of a breach of unsecured PHI.

Complaints – If you believe your privacy rights have been violated, you can file a complaint with the Plan through the Privacy Office in writing at the address below. You may also file a complaint in writing with the Secretary of the U.S. Department of Health and Human Services in Washington, D.C., within 180 days of a violation of your rights. There will be no retaliation for filing a complaint.

FOR FURTHER INFORMATION

If you have questions or need further assistance regarding this Notice, you may contact our Privacy Office by writing to:

Privacy Office/Human Resources Department
835 N. Rush Street
Chicago, Illinois 60611

This Notice is effective November 1, 2013.
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<thead>
<tr>
<th>Benefit</th>
<th>Benefit Plan Contact</th>
<th>Telephone Number</th>
<th>Website</th>
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<tbody>
<tr>
<td>Medical benefits</td>
<td>Blue Cross Blue Shield of Illinois</td>
<td>888.979.4516 - PPO Plan&lt;br&gt;800.892.2803 - HMO Plans</td>
<td><a href="http://www.bcbsil.com">www.bcbsil.com</a></td>
</tr>
<tr>
<td>Prescription drug benefit</td>
<td>Express Scripts</td>
<td>800.899.2675</td>
<td><a href="http://www.express-scripts.com">www.express-scripts.com</a></td>
</tr>
<tr>
<td>PPO vision plan</td>
<td>VSP</td>
<td>800.877.7195</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
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<tr>
<td>HMO vision plan</td>
<td>EyeMed</td>
<td>800.521.3605</td>
<td><a href="http://www.EyeMed.com">www.EyeMed.com</a></td>
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<tr>
<td>Life and disability insurance</td>
<td>Dearborn National/Human Resources/MyEnroll</td>
<td>800.945.5513 or 312.534.5360</td>
<td><a href="http://www.MyEnroll.com">www.MyEnroll.com</a></td>
</tr>
<tr>
<td>Flexible spending accounts</td>
<td>BAS MyEnroll/Human Resources</td>
<td>800.945.5513</td>
<td><a href="http://www.MyEnroll.com">www.MyEnroll.com</a></td>
</tr>
<tr>
<td>Frozen defined benefit pension plan</td>
<td>Human Resources</td>
<td>312.534.8276</td>
<td><a href="http://hr.archchicago.org">http://hr.archchicago.org</a></td>
</tr>
<tr>
<td>403(b) Retirement Plan</td>
<td>Prudential Retirement</td>
<td>877.PRU.2100 (877.778.2100)</td>
<td><a href="http://www.aoc.retirepru.com">www.aoc.retirepru.com</a></td>
</tr>
<tr>
<td>Paid holidays; sick, personal and retreat days; vacation benefits; and professional growth allowance</td>
<td>Human Resources</td>
<td>312.534.5360</td>
<td><a href="http://hr.archchicago.org">http://hr.archchicago.org</a></td>
</tr>
<tr>
<td>Leaves of Absence</td>
<td>Human Resources</td>
<td>312.534.5360</td>
<td><a href="http://hr.archchicago.org">http://hr.archchicago.org</a></td>
</tr>
<tr>
<td>Discounts on graves and crypts at Catholic Cemeteries</td>
<td>Catholic Cemeteries</td>
<td>708.449.6100</td>
<td><a href="http://www.catholiccemeterieschicago.org">www.catholiccemeterieschicago.org</a></td>
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