

Current Questions about Health and Dental Insurance

How will my deductible and out of pocket accumulations be affected during the period of September 1 – December 31, 2020?

If moving from the \$1,500 deductible plan to the \$5,000 deductible plan, the deductible accumulated will be credited. Coinsurance and Rx copays will not be credited.

If moving from the \$5,000 plan and moving to the \$1,500 deductible plan, any deductible will be credited up to the \$1,500 deductible and any future claims will be subject to coinsurance to the OOP max.

Deductibles and out-of-pocket maximums for all plans reset effective 1/1/2021.

Currently I am enrolled in the \$1,500 plan. What do I have to do?

If you are going to remain on the same plan, you do not have to do anything during open enrollment.

On 1/1/2021, your plan will convert to a \$2,500 deductible plan and the following apply:

1. The individual deductible is \$2,500. In network, the calendar-year out-of-pocket maximum is \$5,000. Out of network, the calendar-year out-of-pocket maximum is \$6,000.
2. The family deductible is \$5,000. In network, the calendar-year out-of-pocket maximum is \$10,000. Out of network, the calendar-year out-of-pocket maximum is \$12,000.
3. The deductibles reset on 1/1/2021.

What diocesan plans offer “creditable” coverage in order to avoid paying a late enrollment penalty when I join a Medicare drug plan?

All diocesan health plans offer creditable coverage, including our high deductible plan of \$5,000.

Health Savings Plan (HSA) -Eligible Health Plans

Only the DOW-R \$5,000 deductible health plan is HSA-eligible. The IRS specifies “except for preventative care, the plan may not provide benefits for any year until the deductible for that year is met.” The DOW-R \$1,500/\$2,500 deductible plan is not HSA-eligible because it offers a prescription drug program with a 25% copay.

Employees enrolled in the \$5,000 deductible plan may enroll in an HSA on their own. Employees can enroll in an HSA through a company of their choice or they may enroll as an individual through Further, our flexible spending vendor by calling 651-662-5065.

If you participate in both an HSA and a medical flex spending account (FSA), your medical FSA must be limited to dental and vision expense reimbursement until your health plan deductible has been met. Contact “Further” to remove the limit when your deductible is met

As a reminder, if you are participating in any of the DOW-R health insurance plans, your deductibles accumulate based on the calendar year. Flexible Spending Accounts are also on a calendar year basis.

There may be more questions and answers later and will be updated on our website. In Section A, see “Current Questions about Health and Dental Insurance” at our website <https://www.dowr.org/offices/human-resources/index.html>.