



## RCAB BENEFITS DEPARTMENT

### SUMMARY OF BENEFITS

[benefits@rcab.org](mailto:benefits@rcab.org) | 617-746-5640 | [catholicbenefits.org](http://catholicbenefits.org)

Please confirm with your location's business office which benefits are offered at your location.

BENEFIT	ELIGIBILITY	ORG. PAYS	EMP. PAYS	SUMMARY
<b>Health</b> Blue Cross Blue Shield of MA 800-832-3871 <a href="http://bluecrossma.org">bluecrossma.org</a> Mobile App: MyBlue	1st of month following hire date or same day if date of hire is 1 <sup>st</sup> of the month	View in MyEnroll or consult payroll administrator		Two PPO Plan options and a High Deductible Health Plan with HSA. Medical coverage administered by Blue Cross Blue Shield of MA.
<b>Prescription Drugs</b> CVS/Caremark 877-430-8633 <a href="http://caremark.com">caremark.com</a> Mobile App: CVS Caremark	Same as Medical enrollment date	Included in medical rates		Pharmacy co-pays: Generic, Branded, Non-Formulary rates vary by plan. Maintenance Choice provides a 3-month supply for 2 months of co-pays.
<b>Nurse Advice Line</b> 877-247-BLUE	Same as Medical enrollment date	Included in medical rates		Talk to a Registered Nurse to help you make informed decisions about your family's health 24 hours a day, 7 days a week.
<b>Dental</b> Delta Dental 800-872-0500 <a href="http://deltadentalma.com">deltadentalma.com</a> Mobile App: Delta Dental	1st of month following hire date or same day if date of hire is 1 <sup>st</sup> of the month	View in MyEnroll or consult payroll administrator		In-Network coverage/services 100% preventative svcs; 80% restorative svcs; 50% major restorative svcs; \$50 deductible; max \$1,500 per person, per calendar year
<b>Paid Catholic Family/Medical Leave (CFML)</b> <a href="mailto:cfml@rcab.org">cfml@rcab.org</a> 617-746-5665 <a href="http://catholicbenefits.org/cfml">catholicbenefits.org/cfml</a>	Claims can be filed following 12 months of service with a participating employer; contributions for Full CFML Benefit can begin with employee's first pay date.	Baseline Coverage	Depends on employee's CFML election	Up to 10 weeks of CFML benefits following a 2-week waiting period (at up to 80% of pay for the Full CFML benefit) for family and/or medical leave in a benefit year.  Visit <a href="http://catholicbenefits.org/cfml">catholicbenefits.org/cfml</a> for additional information.

This document is a summary. In the event of differences between this summary and applicable plan documents, plan documents will prevail. Employees must work a minimum of 20/24+ hours/week to receive these benefits unless otherwise noted herein.

BENEFIT	ELIGIBILITY	ORG. PAYS	EMP. PAYS	SUMMARY
<b>401(k) Plan</b> Voya 855-817-1664 <a href="http://rcab.voya.com">rcab.voya.com</a> Mobile App: Voya Retire	All employees, regardless of benefit eligibility status, are eligible to contribute to the 401(k).	Employer matching contributions, only available to benefit-eligible employees, start with the employee's first paycheck on or after the first of the month following one year of benefit-eligible service. The matching contribution is 100% of the first 3% contributed plus 50% of the next 2% contributed, for a maximum of 4%.	Benefit-eligible new hires are automatically enrolled with 4% pre-tax deferral. Employees can contribute up to annual legal limits.	Employees may defer their own wages on a pre-tax or Roth after-tax basis into the Plan, up to the annual legal limits. Broad array of investment options available. All employer contributions are immediately vested.
<b>Life Insurance &amp; Accidental Death and Dismemberment</b> Symetra 877-377-6773 <a href="http://symetra.com">symetra.com</a>	1st of month following 1 year of benefit-eligible service; 1,000 hours of work	100%	None	Benefit level of 2 times annual salary rounded up to the nearest thousand with a maximum benefit of \$300,000 (reduced for employees age 65+)
<b>Long Term Disability Plan (LTD)</b> Symetra 877-377-6773 <a href="http://symetra.com">symetra.com</a>	1st of month following 1 year of benefit-eligible service; 1,000 hours of work	100%	None	Provides monthly income benefits of 60% base monthly wage after 180 days of total disability, to max of \$10,000/month.
<b>RCAB Transition Assistance Program</b> RCAB Human Resources 617-746-5825 <a href="http://catholicbenefits.org/tap">catholicbenefits.org/tap</a>	1st of month following 1 year of benefit-eligible service; 1,000 hours of work	100%	None	Employees who experience involuntary job loss; payment of up to 50% of previous wages to a maximum; for a period of up to 26 weeks; contingent on continued active job search
<b>Employee Assistance Program Guidance Resources (EAP)</b> Symetra 888-327-9573 <a href="http://guidanceresources.com">guidanceresources.com</a>	Hire Date	None	None	Confidential service offered via a toll-free hotline and a user-friendly website. Employees and their families may use the EAP to help address issues on a variety of topics. Web ID: SYMETRA

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