

HOSPITALIZATION

PREVENTION

INSURANCE

HEALTHCARE



MEDICINE

HEALTHCARE

EDUCATION

PHARMACEUTICAL

Healthcare and Wellness Plans Offered by Reta Bring Trustors a Wide Array of Choices

A big benefit of becoming a member of Reta Trust is the variety of healthcare and wellness benefits we have to offer. A wide array of medical, pharmacy, dental and vision plans, along with a robust set of wellness programs, means our Trustors are able to offer more choices to their employees. Additionally, since Reta serves over 30,000 members from Catholic Dioceses and organizations nationwide we are able to partner with the leading national healthcare plans to offer the most comprehensive provider networks available.

Flexibility and choice also matter. Participating groups (Trustors) can select their benefit programs to align with Trustor budgets and their employee threshold for affordability.

So, when you add it all up, these factors allow Reta to stand behind our commitment to deliver quality healthcare benefits along with the flexibility of benefit plan design at the lowest possible costs to our Trustors. We continually evaluate healthcare plan design options and carriers to identify the most cost-effective and comprehensive benefit coverage with cost-saving features for Trustors and employees that comply with Catholic ethical values.

The ABC's of Healthcare

- + **ACO** (Accountable Care Organization)
- + **HSA** (Health Savings Account)
- + **PPO** (Preferred Provider Organization)
- + **EPO** (Exclusive Provider Organization)

Reta Medical Plans

Reta partners with Aetna, UnitedHealthcare, Anthem and Kaiser Permanente to provide medical coverage for Reta members. We offer medical plans with low deductibles, copays and annual out-of-pocket maximums, as well as high deductible plans coupled with HSAs. We have broad network PPO and EPO plans as well as narrow network ACO options. Some plans are limited to certain geographical areas based on provider network availability.

+ **PPO Medical Plans**

PPO plans range from options with low deductibles, copays and out-of-pocket maximums, to plans that are more affordable but require higher cost sharing. Reta Trustors can choose from one or more PPO medical plan options.

+ **High Deductible HSA Medical Plans**

Reta's high-deductible medical plans are offered in conjunction with an HSA that can be funded with employee pre-tax contributions and employer seed money deposits. Pharmacy coverage is also combined with the HSA option and requires the plan deductible to be met using HSA funds before prescription drug costs qualify for reimbursement.



+ **EPO Medical Plans**

EPOs are similar to HMO plans because they require participants to receive care exclusively from network providers. Services from non-network providers are covered only when care is received in emergency cases. Because of the limited network access, the EPO plan provides high coverage levels at a lower price than PPO plans.

+ **ACO Medical Plans**

ACOs are a new type of health plan that emphasizes prevention as a way to avoid costly acute care and chronic conditions requiring more expensive and prolonged treatment. Healthcare providers receive a financial bonus if they keep their patients healthy, order all the appropriate preventive tests and follow-up on their care to avoid hospital readmissions. The ACO networks are smaller than the broad PPO networks and the ACO option typically has lower premiums with generous benefits.

Reta Pharmacy Plans

The Reta prescription drug plan is offered through EnvisionRx except for those who enroll in a Kaiser medical plan option since Kaiser provides its own pharmaceutical plan. In either case, drug plans vary by copayment or coinsurance levels.

- + Copays vary for generic, preferred brands and specialty drugs. EnvisionRx proactively alerts the member taking a high-priced drug that there are therapeutic equivalents at lower copay tiers.
- + Envision's Specialty Pharmacy and Mail Order Pharmacy allow members to take advantage of manufacturer coupons for high cost specialty drugs and reduced copays through bulk purchasing of maintenance medications.

Reta Dental Plans

Reta offers five dental plans administered by Delta Dental. Four of the plans are PPOs with incentives to use preferred network dentists. The primary difference between dental options is the annual dental and orthodontia benefit maximums. Annual dental maximums range between \$1,000 and \$2,000 per covered individual, depending on the plan selected.



Reta Vision Plans

Reta vision benefits are provided by Vision Service Plan (VSP) and have varying benefit maximums and treatment frequencies. The plans vary in premium costs based on how long a participant must wait to obtain new prescription lenses and/or eyeglass frames.

- + Some plans allow members to receive lenses and frames every year, others every two years.
- + VSP puts emphasis on professional optometrists and ophthalmologists providing high quality eye care services – as opposed to vision plans that use chain stores that fill eyeglass prescriptions.

Wellness and Health Management

Each year, Reta members and their spouses can earn up to \$450 and Reta priests up to \$750 in incentive rewards for participating in select wellness activities coordinated by Reta’s wellness vendor WebMD. Activities that generate wellness rewards for Reta members include:

- + Completing a Health Risk Assessment
- + Getting an annual physical or age-appropriate screening, such as mammograms, colonoscopies or PSA tests

- + Talking with a health coach
- + Participating in a WebMD wellness challenge
- + Completing their annual biometric health screening
- + Completing a wellness goal through the online “health assistant”

The Reta Wellness program provides many personalized options designed to encourage Reta members to take active roles in managing their health. Our goal is to encourage lasting behavioral changes that have far-reaching health and productivity benefits. A very popular program for Reta members is the *Wellness Grant* program that provides reimbursement directly to Trustors to help cover expenses associated with wellness initiatives that individual Trustors choose to offer locally.

Retiree Medical Coverage

Retiree medical coverage is provided outside the Trust. Coverage is arranged for Medicare-eligible retirees through individual Medicare Supplement or Medicare Advantage policies and Medicare Part D pharmacy plans.

