



Roman Catholic Diocese
of Pueblo, Colorado

Welcome to your 2025 BENEFITS GUIDE

Effective July 1, 2025 - June 30, 2026



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Welcome to Your Benefits

We hope this message finds you well. As we continue to grow and strengthen our workplace, we wanted to take a moment to express our deep appreciation for your commitment to maintaining a healthy and supportive environment for everyone at the Diocese of Pueblo.

Your participation in our health benefits program is not only vital to your well-being, but it also reflects the dedication and responsibility that each of you brings to our team. We believe that taking care of yourself is a cornerstone of success, and we are proud to offer a comprehensive health benefits package that supports your physical, mental, and emotional health.

Your decision to make use of these benefits underscores the importance of self-care, which ultimately helps us create a more productive, positive, and harmonious workplace. We are committed to providing resources to help you thrive both professionally and personally. We encourage you to use these benefits to their fullest.

We genuinely appreciate all that you do for the diocese, and we are excited about the future we are building together. Thank you for being such a vital part of the Diocese of Pueblo family. Please don't hesitate to reach out to the Human Resources team if you have any questions about your health benefits or need further assistance.

God Bless and stay well!

Your Diocese of Pueblo Human Resources Team

Gina Sisneros

Human Resources Manager
719-544-9861 x1110
gsisneros@dioceseofpueblo.org

Lovae Castillo

Human Resources Generalist
719-544-9861 x1143
lcastillo@dioceseofpueblo.org



www.RetaTrust.org or 1-877-303-7382

Employee Benefits Guide 2025



Who's Eligible for Benefits?

Full-time employees
who regularly work at least 30 hours per week.

Part-time employees
who regularly work **1 hour to 29 hours** per week

MyEnroll-BAS	Full-time Employees 30-40 hours	Part Time Employees 1 to 29 hours	Active Priests	Seminarians	Retired Priests	Retired Sisters	Catholic Charities Pueblo Core Works	Multilocation Employee
BlueCross Blue Shield								
Medical	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Site of Care	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Teladoc	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Quest Diagnostics	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
MyCatholicDoctor	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
24/7 Nurse	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
BlueCrossBlueShield Global	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Wellvolution	Eligible	Ineligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
The Standard								
Dental	Eligible	Ineligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible
Vision	Eligible	Ineligible	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible
The Standard								
\$10,000 AD&D	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
AD&D Buy Up	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
Employee Assistance Program	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible
MetLife								
Accident Insurance	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Critical Illness	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Hospital Indemnity	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Identity & Fraud	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
Legal Plan	Eligible	Eligible	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible
The Principal								
Principal 403(b) Retirement Register at Principal.com	Eligible	Eligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible	Ineligible

Contact HR for questions or clarification

- * **Part-Time or Full-Time benefit class** are for lay employees and non Catholic Charities Pueblo Core Works .
- * **Catholic Charities Pueblo Works benefits class** should only be used to enroll Catholic Charities Pueblo Core Works employees.
- * **The Multilocation Employee benefits class** should be used only when an employee (excluding Catholic Charities Pueblo Works participants) works at more than one location. In these cases, the employee will have a single BAS/MyEnroll profile with separate accounts listed for each applicable Location/Division.





Who Can I Cover?

► **Employee only**

► **Employee plus spouse**

► **Employee plus children**

- Your children, married or unmarried up to age 26
- Biological child
- Legally adopted child
- A child placed with you for adoption
- Your stepchild
- A child who has been legally placed with you by an authorized placement agency or by judgment, decree or other order of any court of competent jurisdiction, including a foster child
- A child aged 26 or older who is certified as permanently and totally disabled, as permitted by the plan document

► **Employee plus family (spouse & children)**

What do I need to Provide to Validate Coverage?

► **Unverified Dependents**

Newly enrolled or previously unverified dependents may require legal documentation to be submitted as part of enrollment.

► **Payroll Deductions**

Monthly premiums are paid through payroll deductions.

► **Termination of Coverage**

Coverage ends on the last day of the month in which your employment with the Diocese of Pueblo ends.

*Documentation may be required for eligibility for all dependents.





When Can I Enroll in Benefits?

► Open Enrollment: May 12, 2025 - May 30, 2025

- **Enrollment:** Eligible employees who are not yet enrolled in specific benefits can sign up for coverage.
- **Make Changes:** Employees already enrolled can modify their benefits.
- **Opt Out:** Employees may also choose to opt out of certain benefits if they have alternative coverage (e.g., through a spouse's insurance plan).

► New Hire Enrollment

Within 30 Days of Your Hire Date

Newly hired employees have a 30-day window from their hire date to enroll in benefits. This is known as "new hire enrollment" and can occur at any time during the year.

Benefits Start: Coverage begins on the first day of the month following your hire date. For example, if your start date is March 9, your coverage will begin on April 1.

► Qualifying Life Event

Within 30 Days of a Qualifying Life Event

You can make changes to your benefits plan within 30 days of experiencing a qualifying life event, such as:

- Marriage
- Divorce
- Legal separation
- Birth or adoption of a child
- Loss or gain of other health coverage (for you and/or your dependents)
- Change in employment status (e.g., transitioning to part-time employment)
- Death of a dependent
- Change in Medicaid/Medicare eligibility for you or a dependent





How Do I Enroll in Benefits?

► **New and existing employees can enroll online through RetaTrust**

- Visit RetaTrust.org or scan the QR code at the bottom of the page to get started.

How Do I Obtain My Username & Password?

► **Go to RetaTrust.org and click on “Reta Login”**

1. Click “Login for Reta Members”
2. Click “First time users”
3. Enter your email address & click “I’m not a robot”
4. Your username and password will be sent to you via email.

Need help or forgot your password?

- Call 1-877-303-7382 or email service@RetaEnroll.org





Before, During, & After Enrollment Checklist



Before Enrollment: Know Your Options

- Review the Benefits Guide to learn about Pueblo Diocese benefit offerings for you and your family.
- Be sure you understand the benefits lingo and terminology, review pg. 23 of the Benefit Guide.
- Visit Reta Trust at www.RetaTrust.org to ensure your home address, personal email address and phone number is up to date.
- Determine who can be covered on your benefits. See pg. 2 of the benefit guide.



During Enrollment: Getting Started

- To get started, visit www.RetaTrust.org from a home or work on a computer.
- Review the benefits library to understand the full range of benefits available to you.
- Access the “Decision Tool” to compare your “Best Value” medical plan.
- Review, compare, and select plan offerings.
- Verify elections and confirm elections.
- Submit required documentation before the deadline.
- Update Life Insurance Beneficiary
- Receive enrollment confirmation.
- For assistance, Client Services 877-303-7382. M-F 8:30am-8:00pm, EST or email Service@RetaEnroll.org



After Enrollment: Next Steps

- Visit www.principal.com to designate beneficiaries for your 403(b).
- If enrolled in a benefit that requires follow-up paperwork, please submit as soon as possible.





Vendor Contact Information

Vendor	Contact Information	Contact for Answers to Questions Like:
 blue california	888-772-1076 M-F 5 a.m. - 8 p.m. Pacific Time www.blueshieldca.com	How do I acquire my medical ID card?
 Reta	877-303-7382 www.retatrust.org	I have questions about my medical claims and benefits.
 MyCatholicDoctor	888-822-8436 www.mycatholicdoctor.com/reta-providers	Does my medical plan offer a network of faithful medical professionals?
Nurse Help  24/7	877-304-0504 chat with nurse: @blueshieldca.com/nursehelp	Can I speak with a registered nurse for a minor illness or injury at home?
Teladoc	800-835-2362 www.bsc.teladoc.com	Can I get a consultation from a doctor from my home?
 Wellvolution	866-671-9644 www.wellvolution.com	Does Wellvolution have a program to help control my diabetes?
 The Standard® Dental	800-547-9515 member- www.standard.employeebenefitservice.com/landing	What dental procedures are covered?
 The Standard® Vision	VSP 800-877-7195 member- standard.employeebenefitservice.com/landing	How much does my vision pay for new eyeglasses?
 CVS caremark™	800-844-0719 www.caremark.com	Is my medicine covered under my prescription benefit plan?
 Quest Diagnostics®	885-623-9355 Wellness@QuestDiagnostics.com	How do I sign up for the free annual health screenings?





Vendor Contact Information Continued

Vendor	Contact Information	Contact for Answers to Questions Like:
	Zelena Lopez Customer Service Account Manager 720-203-7938 zelena@vidabenefits.com	I have questions about my benefits package. Who can help me?
	Core & Supplemental Life and AD&D 888-937-4783 www.standard.com/individuals-families/workplace-benefits/life-and-add	I was in an accident. What costs will AD&D insurance cover?
	1-800-METLIFE (638-5433) www.Metlife.com	How do I update my beneficiaries?
	800-986-3343 www.principal.com	I have questions about my 403(b) Retirement Plan.
	Jadie Truong Customer Representative 504-655-5462 www.samaritanfundprogram.com	I need help! I can't afford my high-cost medical bills and prescriptions.
	Brenda Trejos Licensed Insurance Agent 970-690-5328 Senioragentbrenda@gmail.com www.brendatrejos-medicareguide.com	I am about to turn 65 years old; I have questions about Medicare, retirement, and health care.
	888-293-6948 www.healthadvocate.com/standard	I am feeling depressed, is there someone I can talk to?





Medical Plans: Blue Shield of California

- The importance of good health is a foundation for a productive life at home and at work. That is why we offer two (2) medical plans to choose from.
- Your employer continues to cover the majority of the cost of your coverage. The total monthly cost that is shared between you and your employer is summarized below and on the following pages.

Medical Base Plan		Group/Policy #: W0072408	
blue california	Total Monthly Premium	Employer Share	Employee Share
Employee (Employer share (80%) (Employee share (20%)	\$1,028.44	\$822.76	\$205.68
Employee & Spouse (Employer share (60%) (Employee share (40%)	\$2,262.57	\$1,357.55	\$905.02
Employee & Child(ren) (Employer share (60%) (Employee share (40%)	\$1,696.92	\$1,018.16	\$678.76
Employee & Family (Employer share (60%) (Employee share (40%)	\$2,879.63	\$1,727.79	\$1,151.84
Medical Buy Up Plan			
blue california	Total Monthly Premium	Employer Share	Employee Share
Employee (Employer share (80%) (Employee share (20%)	\$1,096.50	\$877.20	\$219.30
Employee & Spouse (Employer share (60%) (Employee share (40%)	\$2,412.29	\$1,447.37	\$964.92
Employee & Child(ren) (Employer share (60%) (Employee share (40%)	\$1,809.22	\$1,085.54	\$723.68
Employee & Family (Employer share (60%) (Employee share (40%)	\$3,070.20	\$1,842.12	\$1,228.08





► Good dental care keeps your teeth and gums healthy and improves your overall health. Regular dental care helps your dentist discover problems before they become painful and expensive. You have a choice of two (2) dental plans.

		Dental Low Plan	Group/Policy #: 171402	
		Total Monthly Premium	Employer Share	Employee Share
Employee (Employer share (80%)) (Employee share (20%))		\$45.40	\$36.32	\$9.08
Employee & Spouse (Employer share (60%)) (Employee share (40%))		\$78.20	\$46.92	\$31.28
Employee & Child(ren) (Employer share (60%)) (Employee share (40%))		\$86.84	\$52.10	\$34.74
Employee & Family (Employer share (60%)) (Employee share (40%))		\$122.80	\$73.68	\$49.12
Dental High Plan				
		Total Monthly Premium	Employer Share	Employee Share
Employee (Employer share (80%)) (Employee share (20%))		\$52.76	\$42.22	\$10.54
Employee & Spouse (Employer share (60%)) (Employee share (40%))		\$90.88	\$54.52	\$36.36
Employee & Child(ren) (Employer share (60%)) (Employee share (40%))		\$101.52	\$60.92	\$40.60
Employee & Family (Employer share (60%)) (Employee share (40%))		\$142.72	\$85.64	\$57.08





► Keep your vision clear and eyes in good health with regular eye exams. You have a choice of two (2) vision plans.

		Vision Low Plan	Group/Policy #: 171402	
		Total Monthly Premium	Employer Share	Employee Share
Employee (Employer share (80%)) (Employee share (20%))		\$8.68	\$6.94	\$1.74
Employee & Spouse (Employer share (60%)) (Employee share (40%))		\$16.92	\$10.16	\$6.76
Employee & Child(ren) (Employer share (60%)) (Employee share (40%))		\$15.04	\$9.02	\$6.02
Employee & Family (Employer share (60%)) (Employee share (40%))		\$23.32	\$14.00	\$9.32
Vision High Plan				
		Total Monthly Premium	Employer Share	Employee Share
Employee (Employer share (80%)) (Employee share (20%))		\$9.52	\$7.62	\$1.90
Employee & Spouse (Employer share (60%)) (Employee share (40%))		\$18.56	\$11.14	\$7.42
Employee & Child(ren) (Employer share (60%)) (Employee share (40%))		\$16.04	\$9.62	\$6.42
Employee & Family (Employer share (60%)) (Employee share (40%))		\$25.08	\$15.06	\$10.02





Covered Members

► The Diocese of Pueblo provides Basic Life and AD&D (see below) at no cost to you (excluding priests, sisters, and seminarians).

Basic		Group/Policy #: 171402
Benefit Schedule		Flat \$10,000
Guarantee Issue		Full Benefit
AD&D Benefit		Matches Life Benefit
Age Reduction Schedule		To 65% at age 65 To 50% at age 70
Employer Contribution		100%
Minimum Participation		100%

► **Important!** Review and update your beneficiary information as situations may change.
To do this visit www.RetaTrust.org





► In addition to Basic Life and AD&D insurance, you can buy additional insurance coverage for yourself and your dependents at group rates. This provides financial security to you and your family if you pass away or become seriously injured. Purchase in \$10,000 increments.

	Employee Supplemental Life Insurance Rate per \$1,000 of coverage	Spouse Supplemental Life Insurance Rate per \$1,000 of coverage	Child Supplemental Life Insurance Rate per \$1,000 of coverage
Supplemental Life Insurance and AD&D Group/Policy #: 171402 (Rates determined by age bracket)			
0 - 19 years	\$0.061	\$0.061	\$0.20
20 - 24 years	\$0.061	\$0.061	N/A
25 - 29 years	\$0.073	\$0.073	N/A
30 - 34 years	\$0.97	\$0.97	N/A
35 - 39 years	\$0.109	\$0.109	N/A
40 - 44 years	\$0.121	\$0.121	N/A
45 - 49 years	\$0.279	\$0.279	N/A
50 - 54 years	\$0.522	\$0.522	N/A
55 - 59 years	\$0.801	\$0.801	N/A
60 - 64 years	\$1.540	\$1.540	N/A
65 - 69 years	\$2.499	\$2.499	N/A
70 - 99 years	\$2.499	\$2.499	N/A





Accident Insurance

▶ Helps mitigate the financial burden an accidental injury can bring, helping you focus on recovery. It can help cover hospital stays, medical treatments, surgeries, and more.

MetLife	Total Monthly Premium	Employer Share (0%)	Employee Share (100%)
Accident			
Employee	\$13.82	\$0.00	\$13.82
Employee & Spouse	\$27.26	\$0.00	\$27.26
Employee & Child(ren)	\$32.60	\$0.00	\$32.60
Employee & Family	\$38.58	\$0.00	\$38.58

Hospital Indemnity Insurance

▶ Coverage to help with unexpected expenses such as hospitalization expenses that may not be covered under your medical plan.

MetLife	Total Monthly Premium (Low Plan)	Total Monthly Premium (High Plan)	Employer Share (0%)	Employee Share (Low Plan 100%)	Employee Share (High Plan 100%)
Employee	\$13.24	\$24.44	\$0.00	\$13.24	\$24.44
Employee & Spouse	\$25.33	\$46.76	\$0.00	\$25.33	\$46.76
Employee & Child(ren)	\$18.70	\$34.53	\$0.00	\$18.70	\$34.53
Employee & Family	\$30.79	\$56.85	\$0.00	\$30.79	\$56.85





Critical Illness Insurance

► Provides protection in the event of a major illness diagnosis. This supplements existing health insurance coverage with extra funds that assist to offset the financial impact on you and your loved ones. Purchase in \$10,000 increments.

MetLife	Employee Only	Employee & Spouse	Employee & Child(ren)	Employee & Family	Employee share (0%)
Critical Illness (Total Monthly Premium determined by age bracket of Employee, Spouse or Child)					
Under 30 years	\$0.59	\$1.16	\$0.92	\$1.50	\$0.00
30-39	\$0.78	\$1.53	\$1.11	\$1.87	\$0.00
40-49	\$1.27	\$2.51	\$1.61	\$2.85	\$0.00
50-59	\$2.09	\$4.25	\$2.42	\$4.59	\$0.00
60-69	\$3.29	\$6.86	\$3.63	\$7.20	\$0.00
70+	\$5.67	\$11.82	\$6.00	\$12.15	\$0.00





Reta Trust / Blue Shield Extra No-Cost-To-You Benefits



Reta Trust provides access to affordable, quality health care programs, for employees of Catholic entities, which respect the social and moral teachings of the Roman Catholic Church, and that supports Catholic healthcare institutions.

► What's New!

- **Site of Care Optimization.** Reta members will save significant out-of-pocket costs for pre-authorized advanced imaging or outpatient elective surgery procedures if they choose to use an outpatient radiology center or an ambulatory surgery center instead of a hospital setting. For questions, call 888-772-1076.
- **Teledoc**
 - **General Medical Services:** skip urgent care and connect with a U.S. board-certified physician, including pediatricians and family doctor.
 - **Mental Health Services:** Set up an appointment with a licensed psychiatrist, psychologist, or counselor by phone or video. Teladoc mental health services are only available to members aged thirteen and older.
- **Quest Diagnostics:** offers annual health disease-specific screenings including colorectal cancer, kidney disease, heart disease, and type 2 diabetes at no cost! Screenings help you and eligible dependents understand your health risks, improve key health measures, and lower your risk for costly chronic diseases.
- **MyCatholicDoctor:** provides a wide access to affordable, quality healthcare for employees of Catholic entities in keeping with the social and moral teachings of the Roman Catholic Church.

► What has Changed?

- **Weight loss drugs** will discontinue coverage of all prescription weight loss drugs for the 2025-26 plan, including GLP-1 drugs when prescribed for the *purpose of losing or controlling weight*. Contact 888-772-1076 for questions or concerns.
- **EngagementPoint** website is being decommissioned. The same wellness program, **Wellvolution**, will be offered and can be accessed by visiting www.wellvolution.com.





Reta Trust / Blue Shield Extra No-Cost-To-You Benefits Continued



Blue Cross Blue Shield Travels with You!

If you are traveling abroad, you'll want to know you have access to quality health care when you need it. Plan ahead with this free benefit to employees and family members so they can have peace of mind while traveling. First time users, register for access.

► Features:

- Search for providers for medical, dental, or mental health care and map them using GPS technology.
- Find a medication's availability, generic name, and local brand name.
- Access embassy information including location, contact, and GPS technology.
- Translate medical terms and phrases for many symptoms and situations; use the audio feature to play the translation.
- File Claims may be submitted for covered services outside the United States, Puerto Rico and the U.S. Virgin Islands.

► Learn more and Enroll Online

www.bcbsglobalcore.com or 800-810-2583 or collect 1-804-673-1177





Employee Assistance Program (EAP)

► A confidential source for employees and members of their family to find support and resources for challenges they face. Take advantage of the Employee Assistance Program (EAP) which is available to you and your family.

The program includes up to **six (6) free counseling sessions** per issue by phone, video, or in person.

EAP helps with:

- Depression, grief, loss, emotional-well being
- Family, marital or relationship issues
- Life improvement and goal-setting
- Addictions, alcohol and drug abuse
- Stress or anxiety
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will preparation and other legal documents

► For more information, visit

www.healthadvocate.com/standard or 866-515-6364





Wellvolution

A Healthier You Just Got Easier!

► Get lifestyle-based tools and support to lose weight, treat diabetes, support mental health, and more. Clinically proven programs, designed for you - at no cost to eligible Blue Shield of California members.

This is a no-cost, year-long program to support your health and wellness goals.

Wellvolution helps with:

- Weight Management
- Treat Diabetes
- Digital Physical Therapy
- Quit Smoking
- Support Mental Well-Being
- Lower Blood Pressure
- Healthy Living

► To learn more about Wellvolution Programs, please visit:
www.wellvolution.com or call 866-671-9644





Not a Government Entity

Where can I find guidance planning my retirement?

► Turning 65 or Planning for Retirement?

If you or your spouse are approaching 65, even if you're not currently enrolled in benefits, personalized Medicare Guidance is available at no cost to you. This service is available to all clergy, full-time, and part-time employees, regardless of benefit enrollment.

If you are planning to retire in the next 6 months, you may have questions about your retirement and healthcare coverage. For those 65 and older, it's essential to make Medicare enrollment decisions before you stop working. Even if you have other coverage after retirement, timely enrollment is necessary to avoid penalties.

► **Brenda Trejos**, a licensed Medicare specialist (nationwide), is here to help you and your spouse navigate important decisions about your healthcare and retirement benefits. She is bilingual in English and Spanish and can guide you through this crucial process.

Brenda Trejos

Licensed Insurance Agent

970-690-5328

Senioragentbrenda@gmail.com

www.brendatrejos-medicareguide.com

Appointments are available on Saturdays, during evenings, and can be scheduled in-person, virtually, or by phone.





► When an employee is diagnosed with a serious medical condition it can be challenging to navigate the healthcare system.

The Samaritan Fund Program exists to alleviate the financial burden of medical costs, providing peace of mind during challenging times, so you can focus on healing.

- This program is designed to assist those facing serious medical conditions or high-cost medications that may be financially overwhelming, even with insurance coverage.
- There are no income requirements to apply for or qualify for the program. Participation is free of charge for all eligible applicants.
- Eligibility: All employees and their family members who are enrolled in the Diocese of Pueblo's medical benefit plan are eligible to apply for assistance.
- If you are experiencing high medical expenses, we encourage you to explore this program for potential support.

► **Enrollment Periods:**

Annual Open Enrollment: May 12 -30, 2025

Colorado Open Enrollment: November 1, 2025 - January 15, 2026

► For more information, please contact:

Jadie Truong

Customer Representative 504-655-5462

service@samaritanfundprogram.com





403(b) Retirement Plan

Group/Policy #: 5-40626

- Offered to both full-time and part-time employees (Priests, Sisters, Seminarians, excluded).
 - Employer match: After one year of employment, a 3% matching contribution to help grow your retirement savings faster.
 - Secure Your Future with a Retirement Savings Plan
 - Planning for retirement is key to ensuring long-term financial security. Our retirement savings plan is available to both Full-Time employees and Part-Time employees.
 - Retire on your terms: Contribute a small amount each month and gradually increase your savings over time for a comfortable future.

Start planning today to build the future you deserve!

Questions regarding your 403(b) Retirement Plan, Savings versus Spending, Investing:

Principal Finance
403(b) Retirement
Group/Policy: 5-40626
Contact: 1-800-986-3343 / www.principal.com

Important! Review and update your beneficiary information as situations may change. to do this visit www.RetaTrust.org





Legal Plan

► Many of life's moments call for legal guidance. MetLife legal plan makes it easy to get the help you need.

MetLife	Total Monthly Premium	Employer Share (0%)	Employee Share (100%)
Legal			
Employee	\$19.75	\$0.00	\$19.75
Employee & Spouse	\$19.75	\$0.00	\$19.75
Employee & Child(ren)	\$19.75	\$0.00	\$19.75
Employee & Family	\$19.75	\$0.00	\$19.75

Identity and Fraud Protection

► Provides financial assistance and restoration assistance if your identity is stolen.

MetLife	Total Monthly Premium	Employer Share (0%)	Employee Share (100%)
Employee	\$10.95	\$0.00	\$10.95
Employee & Spouse	\$18.95	\$0.00	\$18.95
Employee & Child(ren)	\$18.95	\$0.00	\$18.95
Employee & Family	\$18.95	\$0.00	\$18.95





Definitions

What is an EOB?

An EOB (Explanation of Benefits) is a statement sent by your health insurance provider after a claim has been processed. It details which healthcare services were provided, whether the claim was approved, and how much the insurance will cover. The document is meant to inform you of the claim status and any remaining balance you may owe. Always review your EOB for accuracy.

What is a Deductible?

A deductible is the amount you are required to pay out-of-pocket for covered healthcare services before your insurance begins to share the costs.

For example, if your deductible is \$1,000, you will need to pay this amount first for the covered services. Once you've met your deductible, your insurance will start contributing to the cost of additional services, though not necessarily for all types of services.

What is Co-Insurance?

Co-insurance is the percentage of the cost for a healthcare service that you are responsible for paying after your deductible has been met.

For instance, if the cost of a service is \$100 and your co-insurance is 20%, you would pay \$20, while your insurance would pay the remaining \$80. Your co-insurance amount is in addition to any deductible payments you may have made.

What is Out-of-Pocket Limit?

The Out-of-Pocket Limit is the maximum amount you will need to pay for covered healthcare services in a planned year. Once this limit is reached, your health insurance will cover 100% of the additional expenses covered. The out-of-pocket limit does not include your premium, charges from out-of-network providers, or any services your plan does not cover. It's important to note that not all costs, such as some co-payments or out-of-network care, may count toward this limit.

What is a Co-Payment?

A co-payment (or co-pay) is a fixed amount specified in your health insurance plan that you pay for a covered healthcare service at the time you receive the service. For example, you might pay \$15 for a doctor's visit or a prescription.

What is a Network?

A network refers to the group of doctors, hospitals, clinics, and other healthcare providers that your insurance company has contracted with to offer services to plan members at agreed-upon rates. Using providers in your network typically means lower costs for you.





What is a Provider?

A provider is any healthcare professional or facility that offers medical services. This includes physicians (M.D.s or D.O.s), specialists, hospitals, clinics, and other licensed healthcare practitioners. Providers must meet state licensing, certification, or accreditation requirements to practice.

What is an In-Network Provider?

An in-network provider (also called a preferred or participating provider) is a healthcare provider that has an agreement with your insurance company to accept its payment terms for covered services. This means you'll pay the lowest out-of-pocket costs when using these providers. You are typically only responsible for your deductible, co-payment, or co-insurance. Insurance payments are made directly to the provider, and the "Network Savings" section on your EOB will show how much you saved by using in-network providers.

What is an Out-of-Network Provider?

An out-of-network provider (also called a non-preferred or non-participating provider) does not have an agreement with your insurance company. When you see an out-of-network provider, you generally face higher out-of-pocket costs. In addition to your deductible and co-payment/coinsurance, you may also be responsible for paying the difference between what the provider charges and what your insurance allows. Insurance payments for out-of-network services are typically sent to you, not the provider.





THANK

You



► Your Diocese of Pueblo Human Resources Team

Gina Sisneros

Human Resources Manager

719-544-9861 x1110

gsisneros@dioceseofpueblo.org

Lovae Castillo

Human Resources Generalist

719-544-9861 x1143

lcastillo@dioceseofpueblo.org

