



## EMPLOYEE BENEFIT ENROLLMENT GUIDE

This three-page *Employee Benefit Enrollment Guide* will help guide you through enrolling in the benefits for which you are now eligible. As a newly eligible employee of a Catholic institution in Michigan, you are entitled to a Medical Plan through Blue Cross Blue Shield of Michigan, a Dental Plan through Delta Dental, and participation in the Lay Employees' Retirement Plan. You may also qualify for optional benefits such as Flexible Benefits, Life and Accidental Death and Dismemberment Insurance, and Short Term/Long Term Disability. You may also purchase Vision or Optional Life insurance with post-tax dollars. Please find below additional information that you should carefully review after becoming newly employed or newly eligible for benefits.

- You must enroll in benefits within thirty (30) days of your hire date. If you do not take action within thirty (30) days, you will be considered to have waived medical, dental and flexible benefits for you and any dependents. Your next opportunity to enroll will be the annual Fall Open Enrollment period.
- Your employer will inform you about the Michigan Catholic Conference benefit plans that are available to you. Regular employees scheduled to work at least 20 hours per week are eligible for benefits. The optional benefits described at greater length below may not be offered to you by your employer. Consult with your employer for a better understanding of exactly which benefits they offer and which benefits you qualify for.
- To enroll in benefits, simply contact the Michigan Catholic Conference Employee Benefits Department at (800) 395-5565, or enroll online through the Employee Self-Serve website: <https://mcc.hroffice.com/ESS>. There are no paper forms to complete or mail. MCC benefit coordinators are available Monday through Friday 8:00 am to 4:30 pm.
- If applicable, your employer will provide premium sharing information for each of the benefit plans offered to you. This is the amount of the employer premium that you will be asked to pay for each benefit plan. Premium sharing will be deducted from your pay check each pay period. The premium you are required to pay may vary based on the number of hours you are scheduled to work.
- Before calling to enroll in benefits, think of any questions you may have and gather all necessary documents and forms, such as a Legally Domiciled Adult Certification form and/or birth certificates, when adding dependents to your benefit elections. The MCC Benefits Team will gladly answer your questions – even if you are not yet ready to enroll. But remember, you must enroll within thirty (30) days of your hire date.
- Finally, review the information in the New Hire/Newly Eligible Enrollment Kit provided by your employer. You may also learn more about MCC benefit plans at our website: <http://www.micatholic.org/benefits/>.

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## **AUTOMATIC BENEFIT PLANS**

### **MEDICAL PLAN**

If your employer offers any of our Community Blue PPO plans, review the benefit Plan Summaries at <http://www.micatholic.org/benefits/benefit-programs/medical-and-dental-plans/> to decide which plan best meets your needs and the needs of your family. Be prepared to provide the names, birth dates, Social Security numbers and supporting documentation, such as a Legally Domiciled Adult Certification form and/or birth certificates for each dependent that you wish to enroll in the medical plan. You have thirty (30) days from your date of hire to enroll in benefits. If you do not take action within thirty (30) days, you will be considered to have waived all benefits that require your enrollment.

### **DENTAL PLAN**

Review the Plan Summary at <http://www.micatholic.org/benefits/benefit-programs/medical-and-dental-plans/> to decide if you will enroll. Be prepared to provide the names, birth dates, Social Security numbers and supporting documentation, such as a Legally Domiciled Adult Certification form and/or birth certificates for each dependent that you wish to enroll in the dental plan. You have thirty (30) days from your date of hire to enroll in benefits. If you do not take action within thirty (30) days, you will be considered to have waived all benefits that require your enrollment.

### **LAY EMPLOYEES RETIREMENT PLAN**

You will be automatically enrolled in the Michigan Catholic Conference defined benefit pension plan if you are a lay (e.g., non-clergy) employee, working at one or more participating units, scheduled to work 20 or more hours per week, and work for 5 or more months per year. You can designate anyone as your primary beneficiary. You can also designate more than one person as your primary beneficiaries. Be prepared to provide the name, birth date and Social Security number of the individual you wish to designate as your plan beneficiary.

## **OPTIONAL BENEFIT PLANS**

### **FLEXIBLE BENEFIT PLAN**

The Plan provides a significant tax-savings opportunity if you review your tax situation carefully. You may want to enroll in the Premium Sharing Account, Medical Expense Reimbursement Account, and/or a Dependent Care Assistance Account. If you decide to enroll in these plan(s) you will be required to know the amount you wish to contribute for the Plan Year. You have thirty (30) days from your date of hire to enroll in this benefit. If you do not take action within thirty (30) days, you will be considered to have waived all benefits that require your enrollment.

### **BLUE VISION PLAN**

Review the Plan Summary at <http://www.micatholic.org/benefits/benefit-programs/vision-plan/>. Be prepared to provide the names, birth dates, Social Security numbers and supporting documentation, such as a Legally Domiciled Adult Certification form and/or birth certificates for each dependent that you wish to enroll in the vision plan. You have thirty (30) days from your date of hire to enroll in benefits. If you do not take action within thirty (30) days, you will be considered to have waived all benefits that require your enrollment.

## **LIFE and ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE**

You will be automatically enrolled in this benefit plan if offered by your employer. Be prepared to provide the names, birth dates and Social Security numbers of the individuals(s) you wish to designate as your primary beneficiary. If you chose to designate multiple beneficiaries, be prepared to designate the percentage for each person. You also have the option of designating a contingent beneficiary.

## **OPTIONAL LIFE INSURANCE**

Review the Plan Summary at:

<http://www.micatholic.org/benefits/benefit-programs/life-insurance/#voluntary-life-insurance>.

Be prepared to provide the names, birth dates and Social Security numbers of the individuals(s) you wish to designate as your beneficiary. You have thirty (30) days from your date of hire to enroll in this benefit. If you do not take action within thirty (30) days, you will be considered to have waived all benefits that require your enrollment.

## **SHORT TERM AND LONG TERM DISABILITY**

You will be automatically enrolled in these benefit plans if they are offered by your employer.