

Benefits Enrollment Guide

2026-2027



Note: If you (and/or dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see the Important Notices section for more information.

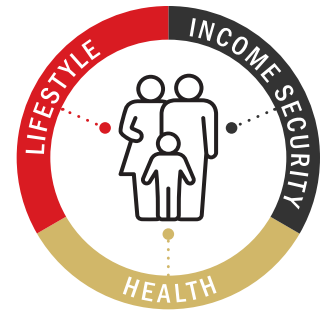


Open Enrollment Begins **May 1st**

Now is the time to focus on you.

Your physical, emotional, and financial health are important. The Archdiocese of Seattle cares about you and your overall well-being; that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

Open Enrollment is the time to add or change benefits for the 2026–2027 plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.



Take Action!

- Open Enrollment will be held May 1–15, 2026, with your benefit elections beginning on July 1, 2026 and ending on June 30, 2027. Employees who do not make changes during Open Enrollment will default to their current coverages with new rates for 2026–2027.
- **Important:** Last year for Kaiser medical plans. The 2026–2027 plan year is the final year Kaiser NW and Kaiser WA medical plans will be offered. **Kaiser coverage ends June 30, 2027.** Please review your options carefully during this Open Enrollment period.
- Health Savings Account (HSA) and Flexible Spending Account (FSA) elections **WILL NOT** carry over and must be elected each plan year.
- Covenant Teachers must also take action and enroll during Open Enrollment. If no action is taken, current FSA and HSA benefits will end on June 30, 2026.

Enroll Online:



Visit www.paycom.com to enroll yourself and your dependents. The enrollment system is available 24/7 during Open Enrollment.

NOTE: Your Open Enrollment elections must be completed by 10 p.m. Pacific time on Friday, May 15th if you wish to change your benefits for 2026–2027.

Benefits Highlights

- ✓ **New!** Dental TotalHealth Wellness Program - enhanced dental benefits for members with qualifying medical conditions.
- ✓ Take advantage of the enhanced Employee Assistance Program (EAP) - Thrive: Your Well-Being Program at no cost to you and your family members. Refer to **page 14** of this Benefits Enrollment Guide for more details.
- ✓ Check out the HealthEquity HSA Contribution Calculator to determine your estimated contribution. Visit <https://www.comparemyhsa.com>
- ✓ Explore additional discounts on **page 15** under the Archdiocese Hub/Discount Marketplace all year round!
- ✓ Supplemental benefits help to alleviate financial medical burdens; employees can enroll in benefits that include **Optional Life, Critical Illness, Accident and Hospital Indemnity Insurance, and Identity Theft Protection.**
- ✓ Use the IPBS website as a resource library to view benefit plan summaries and documents for all available plans. Visit the [IPBS Portal](#)

Meet ALEX, your personalized benefits counselor!



Note: ALEX will not enroll you in benefits. Be sure to make all of your enrollments within Paycom.

If you have questions about your benefits, talk to ALEX.

ALEX is an interactive decision-support tool that acts as an informative, virtual benefits counselor to help you learn more about Archdiocese of Seattle's comprehensive benefits in a personalized way.

<https://start.myalex.com/archdioceseofseattle>

The Benefits We Offer

The Archdiocese of Seattle provides a full range of coverage that protects you financially and helps you build a secure future.

HEALTH & WELL-BEING

- Medical and Prescription Plans
- Health Savings Account
- Flexible Spending Accounts
- Dental Insurance
- Vision Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Critical Illness Insurance

INCOME SECURITY

- Basic Life Insurance
- Optional Life Insurance
- Long-Term Disability Insurance
- Accidental Death & Dismemberment Insurance

RETIREMENT & LIFESTYLE

- 403(b) Retirement Savings Plan
- Employee Assistance Program
- Identity Theft Protection
- Employee Discount Program

Who We Cover

Employees:

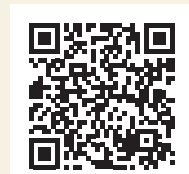
Employees who work 30 hours per week or more are eligible for the benefits described in this guide.

Dependents:

- Spouse: Your legal opposite-sex spouse
- Children:
 - Your children up to age 26, including:
 - Biological children
 - Adopted children
 - Stepchildren
 - Children for whom you have legal guardianship
 - Your children over age 26 only if they are not able to support themselves due to a physical or mental disability and meet plan requirements.

Terms to Know

Scan here for a list of medical terms.



Important:

- A dependent must meet the above criteria to be enrolled in any benefit plan.
- You are responsible for enrolling only eligible dependents and notifying the Archdiocese of Seattle if a dependent becomes ineligible (for example, due to age, divorce, or loss of guardianship).
- You must provide a Social Security number for all covered individuals to enroll.



Medical Insurance

Health care needs are different for everyone. Our medical plan offers multiple options so you can choose the coverage level best-suited to your needs and budget.

We offer two plans across three carriers that provide comprehensive health care benefits. You can choose from:

CONSUMER DRIVEN HEALTH PLANS (CDHPs) OR STANDARD (BUY-UP) PLANS

Each carrier gives you access to a different network of high quality medical providers with each plan having different premiums and out-of-pocket costs. With the Consumer Driven Health Plan (CDHP), you may be eligible to open a Health Savings Account (HSA). If you do not qualify for an HSA plan, you may enroll in the Full Health Care FSA (see **page 7** for eligibility details).



REMEMBER: The 2026–2027 plan year is the last year Kaiser NW and Kaiser WA medical plans will be offered. Kaiser coverage ends June 30, 2027. Please plan accordingly.

What's the Right Plan for You?

Balance your premium cost with what you expect to spend for medical services. If you're healthy and don't expect to have many doctor visits, you can greatly reduce your upfront cost by choosing a lower premium plan (CDHP). If you require a lot of care and need to limit out-of-pocket expenses, the higher premium plan (Standard) might make sense.

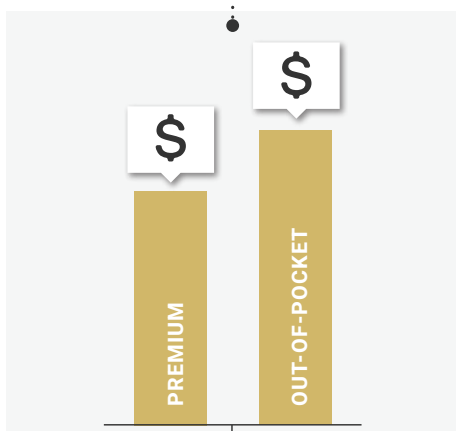
Note: An employee who experiences a significant life event may change his or her health plan outside of the annual enrollment period; this change must be consistent with a qualifying life event. A Qualifying Life Event (QLE) deemed accepted by the IRS is a life-changing situation such as a marriage, birth, or change in residence that can impact you and your health insurance.



Did You Know?

Christian Brothers PPO, allows you the ability to see almost any doctor you choose and covers you if you want to see an out-of-network provider, whereas **HMO Kaiser** is based on a network of hospitals, doctors, and other health care providers that agree to coordinate care within a network. **Kaiser coverage ends June 30, 2027.** Please plan accordingly.

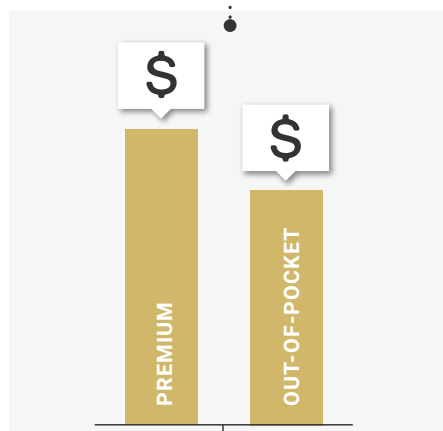
CDHPs



These plans help save money up front with the lowest premium but have higher out-of-pocket costs.

Best if you are... healthy, active and rarely expect to use medical care, allowing you to maximize the premium savings.

STANDARD PLANS



These plans have the highest premium but the lowest out-of-pocket costs.

Best if you are... going to require plenty of medical care in the coming year, which includes having a baby.



2026-2027 Medical Plan Summary

Kaiser NW and Kaiser WA medical plans are available through the 2026–2027 plan year only. **Coverage under Kaiser plans ends June 30, 2027.**

CONSUMER DRIVEN HEALTH PLANS + HSA*

	CHRISTIAN BROTHERS (PPO)		KAISER NW (SOUTHWEST WA) (HMO)	KAISER WA (HMO)
	In-Network	Out-of-Network	In-Network Only	In-Network Only
Beginning July 1, 2027, only Christian Brothers (PPO) medical plans will be offered.				
Annual Deductible (Individual/Family)	\$2,000/\$4,000	\$4,000/\$8,000	\$2,000/\$4,000	\$2,000/\$4,000
Out-of-Pocket Maximum (Individual/Family)	\$4,500/\$9,000	\$9,000/\$18,000	\$4,500/\$9,000	\$4,500/\$9,000
HSA Employer Contribution** (Individual/Family) You must enroll in the HSA to receive the employer contribution.	\$1,000/\$2,000	\$1,000/\$2,000	\$1,000/\$2,000	\$1,000/\$2,000
Full FSA Employer Contribution** (Individual/Family)	\$500	\$500	\$500	\$500
Preventive Care	100% no deductible	50% after deductible	100% no deductible	100% no deductible
Natural Family Planning Services	100% no deductible (\$200 max)		100% no deductible	100% no deductible
Office Visit	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Inpatient Hospital				
Outpatient Hospital/Surgery Facility	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Diagnostic Test (X-ray, Blood Work)	100% after deductible	50% after deductible	80% after deductible	80% after deductible
Imaging (CT, PET Scans, MRIs)	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Emergency Room	80% after deductible		80% after deductible	80% after deductible
Prescription Drugs				
Plan pays 80% of the allowed amount for all Rx tiers (generic, brand preferred, etc.).	80% after deductible		80% after deductible	80% after deductible
	Note: The cost is usually lower for generic and preferred brand (formulary) than non-preferred brands.			

*Christian Brothers uses a network of doctors contracted with the Blue Cross Blue Shield Association Network.

**All deductions are taken from the first two paychecks for each month.

Note: Medical deductibles renew every calendar year: January 1st; unlike Medical Plans which renew every fiscal year: July 1st.

To find a provider in Christian Brothers' (PPO) expansive network, visit www.mychs.org/ppo-hcsc.

Remember: Getting care from an In-Network medical provider always saves you money.

Please see page 16 for information on employee contributions for all benefit plan options.



2026-2027 Medical Plan Summary

	STANDARD MEDICAL PLANS*			
	CHRISTIAN BROTHERS (PPO)		KAISER NW (SOUTHWEST WA) (HMO)	KAISER WA (HMO)
	In-Network	Out-of-Network	In-Network Only	In-Network Only
Annual Deductible (Individual/Family)	\$500/\$1,500	\$500/\$1,500	\$500/\$1,500	\$500/\$1,500
Out-of-Pocket Maximum (Individual/Family)	\$3,500/\$10,500	\$3,500/\$10,500	\$3,500/\$10,500	\$3,500/\$10,500
HSA Employer Contribution (Individual/Family) You must enroll in the HSA to receive the employer contribution.	Not available	Not available	Not available	Not available
Full FSA Employer Contribution** (Individual/Family) See pages 5 and 8 for contribution details. Subject to IRS limits.	FSA employee contribution**	FSA employee contribution**	FSA employee contribution**	FSA employee contribution**
Preventive Care	100% no deductible	50% no deductible	100% no deductible	100% no deductible
Natural Family Planning Services	100% no deductible	100% no deductible (\$200 max)	100% no deductible	100% no deductible
Office Visit	Primary Care: \$25/visit Specialty Care: \$25/visit Urgent Care: \$40 copay	50% after deductible	Primary Care: \$25/visit Specialty Care: \$25/visit Urgent Care: \$40 copay	Primary Care: \$25/visit Specialty Care: \$25/visit Urgent Care: \$25 copay
Outpatient Diagnostic Test (X-ray, Blood Work)	Lab Work – 100% no deductible Radiology – 80% after deductible	50% after deductible	Lab Work – 100% no deductible Radiology – 80% after deductible	Lab Work – 100% no deductible Radiology – 100% no deductible
Imaging (CT, PET Scans, MRIs)	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Hospital Inpatient	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Outpatient Hospital/Surgery Facility	80% after deductible	50% after deductible	80% after deductible	80% after deductible
Emergency Room	\$100/visit and 80% after deductible		\$100/visit and 80% after deductible	80% after deductible
Network Retail Pharmacy – 30-day supply***				
Generic	\$15 copay		\$15 copay	\$15 copay
Brand (Preferred)	20% of cost up to \$100		\$30 copay	\$30 copay
Non-Preferred	30% of cost up to \$150		\$50 copay	Not covered
Mail Order – 90-day supply***				
Generic	\$37.50 copay		\$30 copay	\$30 copay
Brand (Preferred)	20% of cost up to \$250		\$60 copay	\$60 copay
Non-Preferred	30% of cost up to \$375		\$100 copay	Not covered
Specialty Medications – 30-day supply***				
Generic	10% of cost up to \$150		\$30 copay	\$15 copay
Brand (Preferred)	20% of cost up to \$150		\$60 copay	\$30 copay
Non-Preferred	30% of cost up to \$255		\$100 copay	Not covered

*Christian Brothers uses a network of doctors contracted with the Blue Cross Blue Shield Association Network.

**All deductions are taken from the first two paychecks for each month.

***Under the Standard Plans, prescription drugs are not subject to a deductible.

Note: Medical deductibles renew every calendar year: January 1st; unlike Medical Plans which renew every fiscal year: July 1st.

To find a provider in Christian Brothers' (PPO) expansive network, visit www.mycbs.org/ppo-hcsc.

Please see page 16 for information on employee contributions for all benefit plan options.

Remember: Getting care from an In-Network medical provider always saves you money.



Health Savings Account (HSA)

Save for future medical costs and reduce your tax bill with this special savings account available to CDHP plan participants.

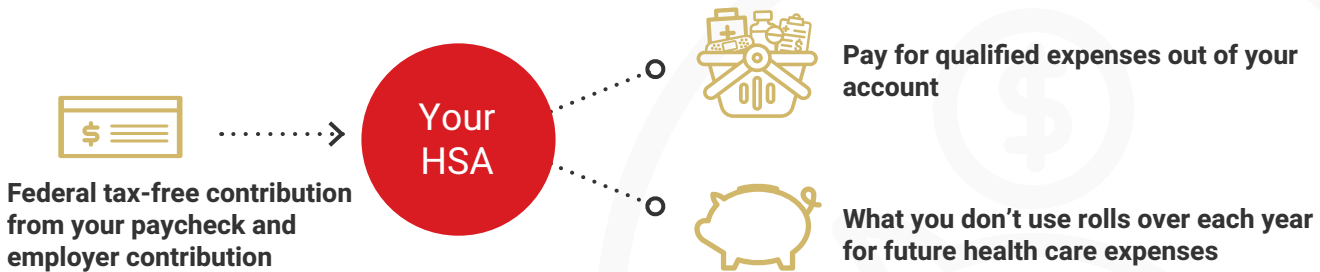
Out-of-pocket medical expenses can add up quickly. Over time, health care likely will be your largest household expense. A Health Savings Account allows you to build up protection for future health care expenses.

Along with the Archdiocese of Seattle contributions, you can contribute money to your HSA and use it any time for qualified health care expenses.

Whatever you don't use rolls over for future years and earns interest. Better yet, HSAs provide tax advantages.



You must enroll in the HSA to receive the employer contribution.



IRS Requirements for HSA Eligibility

- You are not covered by any other non-CDHP health plan, such as a spouse's plan, that provides any benefits covered by your CDHP.
- You are not enrolled in Medicare Part A or B.
- You do not receive health benefits under TRICARE.
- You have not received medical benefits from Veterans Administration (VA) for any non-service connected disabilities at any time during the previous three months.
- You cannot be claimed as a dependent on another person's tax return.
- You are not covered by a general-purpose Health Flexible Spending Account (FSA) or Health Reimbursement Account (HRA). Please contact HealthEquity (**page 18**) to inquire about exception.
- HealthEquity Contribution HSA Calculator, <https://www.comparemyhsa.com/seattlearch>

How much can you contribute in the fiscal year?	Annual IRS Contribution Limit (July 1, 2026 – June 30, 2027)	Annual Employer Contribution Christian Brothers/Kaiser CDHP	Annual Maximum Employee Contribution Christian Brothers/ Kaiser CDHP	Annual 55 or Older Contribution Catch Up Allowed	Annual Maximum 55 or Older Contribution Catch Up Allowed
Individual Coverage	\$4,400*	\$1,000**	\$3,400	\$1,000	\$4,400
Family Coverage	\$8,750*	\$2,000**	\$6,750	\$1,000	\$7,750

*Total IRS contribution limits for 2026 - 2027 are cumulative of employee and employer contributions.
 **Annual contributions are distributed from the first two paychecks of each month.

Keys to Growing Your HSA:

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so they can grow for when you need them in the future.
- Monitor your fund's growth. Like a 403(b), your HSA funds over \$1,000 earn interest through investments. Make sure your money is growing at an acceptable and safe pace.
- Consider electing supplemental medical benefits to cover big ticket expenses from unexpected serious illnesses or injuries and ensure they don't wipe away the money in your HSA.

HSAs Deliver Triple Tax Savings

1. You don't pay federal income tax on the money you contribute.
2. You don't pay taxes on the interest you earn in your account.
3. You don't pay taxes when you use the money to pay for qualified medical, dental, and vision services.
4. You are responsible, however, for annual contribution limits. If you over-contribute, you will pay taxes on the overage.



Flexible Spending Accounts (FSAs)



REMINDER: Employees must re-enroll to continue their FSA coverage.

Reduce your income taxes while putting aside money for health and dependent care needs.

Flexible Spending Accounts (FSAs) allow you to set aside money for important expenses and help you reduce your income taxes at the same time. The Archdiocese of Seattle offers three types of accounts – a Full Health Care FSA, a Limited Purpose FSA, and a Dependent Care FSA.



FULL HEALTH CARE FSA

Deductibles, copays, prescription drugs, medical equipment, etc.

- For eligible medical, dental, and vision expenses for you, your spouse, and your tax dependents.
- You do not need to have children or other dependents to enroll.
- **Not for childcare or elder care.**



LIMITED PURPOSE FSA

Works with HSA-eligible medical plans to cover dental and vision expenses.

- For dental and vision expenses only **(when you are enrolled in a CDHP with an HSA).**
- You do not need dependents to enroll.



DEPENDENT CARE FSA

Babysitters, daycare, day camp, home nursing care, adult care, etc.

- For work-related care so you (and your spouse, if married) can work, look for work, or attend school full time.

You should only enroll if:

- You have a child under age 13 you claim as a tax dependent, or
- You have a spouse or other tax dependent who is physically or mentally unable to care for themselves and lives with you.

Important: A Dependent Care FSA does not pay for medical, dental, or vision expenses. If you do not have qualifying dependents who need care so you can work, you should not enroll in a Dependent Care FSA.

How Flexible Spending Accounts Work

1. During Open Enrollment, choose your annual FSA contribution. Health Care and Limited Purpose FSA funds are available at the start of the plan year; Dependent Care FSA funds are available as accrued.
2. Contributions are taken pre-tax from your first two paychecks each month and spread out over the year.
3. Use your FSA debit card for eligible expenses, or pay out-of-pocket and submit a claim for reimbursement.
4. Use your FSA funds by the plan year's end or forfeit the balance. You may carry over up to \$680, which must be used by June 30 of the following year.

ANNUAL MAXIMUM CONTRIBUTION FROM ALL SOURCES INCLUDING THE ARCHDIOCESE OF SEATTLE

Full Health Care Flexible Spending Accounts	\$3,400
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)
Limited Purpose Health Care FSA	\$3,400

If you are on a Standard Plan, you can elect a Full Health Care FSA with No Employer Contribution.

If you are on a CDHP Plan, you can elect a Full Health Care FSA with a \$500 contribution from the Archdiocese of Seattle.

Please note that these accounts are separate. You cannot use money from the Full Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.



Why We Offer Additional Supplemental Medical Benefits

Medical insurance does not prevent all of the financial strain of a major illness or injury. Many families don't have enough in their savings to cover the deductible and coinsurance of a major medical event. Supplemental medical benefits can help cover this out-of-pocket financial exposure for a reasonable cost.

The benefits are paid directly to you, allowing you to use the funds however you choose. You receive the full benefit even if you have other insurance. The Archdiocese of Seattle offers Critical Illness Insurance, Accident Insurance, and Hospital Indemnity Insurance.* Please see Resources on **page 18** for additional information.



Did You Know?

One-third of adults say, they or a family member have skipped recommended medical treatment due to cost, while four-in-ten say, they have delayed needed care.

KFF Health Care Debt Survey 2023

Critical Illness Insurance

You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

Please note: This plan is not a replacement for medical insurance.

Covered Illnesses include:

- ✓ Heart Attack
- ✓ Stroke
- ✓ Cancer
- ✓ Major Organ Transplant
- ✓ End Stage Renal (Kidney) Failure
- ✓ Coronary Artery Bypass Surgery**
- ✓ COVID-19**

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children. Coverage must be equal to or less than employee's coverage.
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Wellness Benefit

The plan provides a \$100 benefit for covered employees and spouses if you complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. The annual benefit for child coverage is \$50, with an annual maximum of \$200 for all children.

Receive your health screening benefit by going to voya.com/claims and completing the online claims form. No documentation or forms are generally needed.

How Critical Illness Insurance Works

When Marco had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs adding up quickly. The good news is Marco received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.



*The policies/certificates of coverage or their provisions, as well as covered illnesses, may vary or be unavailable in some states for supplemental medical benefits. The policies/certificates of coverage have exclusions and limitations which may affect any benefits payable.

**The coverage pays 25% of the face amount of the policy once per lifetime for coronary bypass surgery and COVID-19.



Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage. **Please note: This plan is not a replacement for medical insurance.**

The benefit amount is calculated based on the type of injury, its severity, and what medical services are required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- ✓ Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- ✓ Hospitalization
- ✓ Physical Therapy
- ✓ Emergency Room Treatment
- ✓ Transportation

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👤 **Family Coverage:** You can elect to cover your spouse and children. Coverage must be equal to or less than the employee's coverage.
- ➡ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Wellness Benefit

The plan provides a \$100 benefit for covered employees and spouses if you complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. The annual benefit for child coverage is \$50, with an annual maximum of \$200 for all children.

Receive your health screening benefit by going to voya.com/claims and completing the online claims form. No documentation or forms are generally needed.



How Accident Insurance Works

Sam trips playing basketball. He breaks his upper arm and chips a tooth which require a trip to the emergency room, physician follow-up visits, and physical therapy.

Fortunately, Sam has Accident Insurance which helps cover his medical plan coverage costs including his deductible and coinsurance.



How Sam's Accident* Benefit Was Calculated:

Medical Service	Sample Benefit
Emergency Room	\$ 225
Fracture Benefit (Upper Arm)	\$ 2,100
Broken Tooth Benefit	\$ 350
Physician Follow-Up Visit	\$ 90
Physical Therapy Visits (6)	\$ 270 (\$45 per visit)
TOTAL SAMPLE BENEFIT	\$3,035

*This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.








Hospital Indemnity Insurance

Receive payments to help cover the cost of a hospital stay.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation. **Please note: This plan is not a replacement for medical insurance.**

Plan Features

-  **Maternity Coverage:** Benefits are paid for hospital care for childbirth.
-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children. Coverage must be equal to or less than the employee's coverage.
-  **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Wellness Benefit

The plan provides a \$75 benefit for covered employees and spouses if you complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel and more. The annual benefit for child coverage is \$37.50, with an annual maximum of \$150 for all children.

Receive your health screening benefit by going to voya.com/claims and completing the online claims form. No documentation or forms are generally needed.

How Hospital Indemnity Insurance Works

Mike and Diane are excited to welcome a new addition to their family. Diane is admitted to the hospital where she gives birth to a healthy baby girl. Mom and baby stay in the hospital for two days. Luckily, the couple has Hospital Indemnity Insurance to help cover their medical bills. Diane receives a benefit for being admitted to the hospital and an additional benefit for each day of her and her baby's inpatient stay.



How Diane's Hospital Indemnity* Benefit Was Calculated:

Medical Service	Sample Benefit	Total
Hospital Admission	\$1,200 per admission	\$1,200
Hospital Confinement	\$250 per day (2 days)	\$500
TOTAL SAMPLE BENEFIT		\$1,700



**This scenario does not reflect the benefits of a specific Hospital Indemnity Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of a Hospital Indemnity plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.*



Dental Plan

NEW! TotalHealth Dental Wellness Program

To better support your overall health, the Archdiocese of Seattle is introducing the Delta Dental of Washington TotalHealth Wellness Program. This program enhances your dental coverage by offering additional benefits—such as extra cleanings and periodontal services—if you have certain qualifying medical conditions, helping you better manage both your oral and overall health.

Your dental health is an important part of your overall wellness—that is why we offer you dental insurance through Delta Dental.

	Delta Dental PPO Plus Premier	
	In-Network	Out-of-Network
Calendar Year Maximum	\$2,000	\$2,000
Annual Deductible (Individual/Family)	\$50/\$150	\$50/\$150
Preventive Services Exams, Cleanings, X-rays	100%	100%
Basic Services Fillings, Extractions, Oral Surgery	90%	80%
Major Restorative Services Crowns, Bridgework, Dentures	50%	50%
Orthodontia (Adults and dependent children)	50%	50%
Orthodontia Lifetime Maximum	\$1,000	\$1,000

Vision Plan

The Archdiocese of Seattle offers vision coverage through VSP. Benefits include eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction.

	VSP Plan	
	In-Network	Out-of-Network
Eye Examination Copay (every 12 months)	\$20	Up to \$45
Lenses (every 24 months) Single Vision Bifocal Trifocal	\$25 copay	Up to \$65
Frames (every 24 months)	\$25 copay \$150 allowance; 20% discount off cost over allowance	Up to \$70
Contact Lenses (every 24 months)	Up to \$60 copay for fitting \$120 allowance for contacts	Up to \$105
Laser Vision Correction	15% discount off the regular price or 5% discount off the promotional price	Not available

NOTE: When enrolled in an HSA with a Limited Purpose FSA, both can be used to pay for Dental and Vision expenses.

Please see page 16 for information on employee contributions for all benefit plan options.



Life, AD&D and Disability Insurance

Life and AD&D Insurance

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life Insurance ensures your family's future is financially secure if you're no longer there to provide for them.

The Archdiocese of Seattle provides Basic Term Life Insurance and Accidental Death and Dismemberment Insurance to give you the ability to assemble a complete Life Insurance portfolio.

Basic Term Life and Accidental Death and Dismemberment Insurance

The Archdiocese of Seattle provides Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE	The benefit is equal to 1x your base annual earnings to a maximum of \$250,000.
ACCIDENTAL DEATH AND DISMEMBERMENT	If you are seriously injured or lose your life in an accident, you will be eligible for an additional benefit equal to your Basic Term Life coverage.

Optional Life Insurance

You may also choose to purchase Optional Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deductions.

EMPLOYEE	You can elect coverage in increments of \$10,000 up to a max of \$750,000 or 8x your annual earnings. Initial coverage may be up to \$100,000 at initial election within first 30 days without the need for any Evidence of Insurability (EOI).*
SPOUSE	You can elect coverage in increments of \$10,000 up to a max of \$100,000. Coverage amount must be equal to or less than employee's coverage amount. Spouse must be under age 70.*
CHILDREN	You can elect coverage in increments of \$1,000 up to a max of \$10,000. Coverage amount must be equal to or less than employee's coverage amount. Children up to age 26 may be covered.*

***NOTE: Age restrictions apply; see page 3 under "Who We Cover" for more information.**

If you did not enroll during the initial eligibility period, Evidence of Insurability (EOI) is required. For more information, visit www.prudential.com/personal/workplace-benefits.

Disability Insurance

Your ability to bring home a paycheck is one of your most valuable assets. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying benefits you can use to offset out-of-pocket expenses and make up for lost wages.

Long-Term Disability Insurance

Long-Term Disability Insurance helps protect your finances if an accidental disability or sickness occurs. This benefit is also fully paid for by the company and enrollment is automatic. The benefit is equal to 60% of your monthly pre-disability earnings to a maximum of \$10,000 per month, less deductible sources of income from the date of injury or illness. If you meet the definition of disabled, your benefits will begin following 90 days.



Financial Benefits & Employee Assistance Program

We offer a variety of additional benefits that give you options beyond health care and income protection.

Financial Benefits

403(b) Retirement Plan

Building a healthy financial future is just as important as taking care of your health needs today. Setting money aside for your future is easy with the 403(b) plan. Choose how to invest your contributions among the plan's multiple investment options.

Visit Transamerica at <https://seattlearch.tsretire.com> to set up or change contribution elections. You can enroll at any time!

Thrive: Your Employee Well-Being Program

Balancing work, family, and personal responsibilities can feel overwhelming—especially during times of uncertainty. Thrive, the Archdiocese of Seattle's Employee Well-Being Program, is here to support you with resources designed to help care for your mental, emotional and general well-being.

At no cost to you and your family members, Thrive offers confidential access to counseling, guidance and tools to help you navigate life's challenges, including:

- Stress, anxiety and depression
- Work-related stress or burnout
- Grief, loss and major life changes
- Substance use concerns
- Financial and legal questions
- Relationship, family and parenting matters
- Childcare and elder care needs

Program Features

- Free access for you and your family members
- A simple well-being assessment to create a personalized well-being plan
- Confidential support from licensed professionals
- Available 24/7

To access Thrive, call **1-800-311-4327** or visit www.guidanceresources.com (Company Web ID: ASEAP).





Identity Theft Protection

We offer comprehensive Identity Theft Protection through Allstate Identity Protection. It monitors multiple gateways into your identity and credit, and alerts you of fraudulent activity.

Protect your privacy, identity, and finances with Allstate Identity Protection®.

Allstate Identity Protection Pro

- Identity Health Status gives you at-a-glance insight into your risk
- Allstate Security Pro® delivers updates and education on scams relevant to you
- Comprehensive identity and financial monitoring
- Dark web monitoring
- Social media account takeover monitoring
- Transunion credit monitoring with annual reporting and credit score
- Protect yourself and your family (everyone that's "under your roof and wallet")*
- Get senior family coverage for parents, in-laws, and grandparents age 65+, plus access our Elder Fraud Center with specialized scam support*
- Full-service remediation and resolution support available 24/7
- Up to \$1 million in expense reimbursement for stolen funds and out-of-pocket costs due to identity theft***

Allstate Identity Protection Pro+

All the features of Pro, plus:

- Allstate Digital Footprint®, our proprietary privacy tool, shows where your data lives online and how it might be exposed**
- Robocall blocker**
- Ad blocker**
- Family digital safety tools that include web filtering, screen time management, and location tracking to help keep kids safe*/**
- Tri-bureau credit monitoring with annual reporting and credit score
- Lock your TransUnion credit report in a click and get credit freeze assistance

* Only available with a family plan. Allstate Identity Protection's coverage definition can be aligned with client's benefits eligibility. Contact your Allstate Identity Protection representative for more details.

** Some features require additional activation. Privacy management features cover up to five email addresses in a family plan. Robocall blocker and ad blocker can only be used by primary subscriber, even in a family plan. Cyber and family digital safety features are managed through the primary subscriber's account in family plans.

*** Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions.

Product may be updated or modified. Certain features require additional activation.

Allstate Identity Protection is offered and serviced by InfoArmor, Inc., a subsidiary of The Allstate Corporation.

Allstate Plans and Pricing

Semi-Monthly Rates	Allstate Identity Protection Pro	Allstate Identity Protection Pro+
Employee Only	\$3.97	\$4.97
Employee + Family	\$6.97	\$8.97

Employee Discount Program



Stop paying full price — your member-only deals await

Snag up to 50% off your dream vacation. Dine at top restaurants for less. Score the hottest electronics at insider prices—all with just a few clicks.

BenefitHub delivers exclusive member-only discounts from leading brands across every category you shop. While others pay retail, you'll pay less.

- 1 Go to <https://archsea.benefitHub.com/>
- 2 Enter Referral Code: T20IEN
- 3 **Unlock your savings now**



Scan the code

Powered by: BenefitHub™

Questions? Call 813-675-2210 or email customer@benefithub.com



2026–2027 Benefits Plan Premiums



Archdiocese of Seattle

Below are the employee contribution amounts for benefits effective July 1, 2026.

Medical Plans

Semi-Monthly Rates	CONSUMER DRIVEN HEALTH PLANS + HSA			STANDARD MEDICAL PLANS		
	Christian Brothers (PPO)	Kaiser NW (Southwest WA) (HMO)	Kaiser WA (HMO)	Christian Brothers (PPO)	Kaiser NW (Southwest WA) (HMO)	Kaiser WA (HMO)
Employee Only	\$30.00	\$75.00	\$75.00	\$112.50	\$225.00	\$225.00
Employee + Spouse	\$142.50	\$612.50	\$612.50	\$567.50	\$1,100.00	\$1,100.00
Employee + Child(ren)	\$70.00	\$455.00	\$455.00	\$282.50	\$832.50	\$832.50
Employee + Family	\$212.50	\$972.50	\$972.50	\$850.00	\$1,382.50	\$1,382.50

To find a provider in Christian Brothers' (PPO) expansive network, visit www.mycbs.org/ppo-hcsc.

Dental Plan

Semi-Monthly Rates	Delta Dental PPO plus Premier
Employee Only	\$5.50
Employee + One Dependent	\$28.00
Employee + Two Dependents	\$54.00

Vision Plan

Semi-Monthly Rates	VSP
Employee Only	\$0.50
Employee + One Dependent	\$1.00
Employee + Two Dependents	\$2.50

Optional Life Insurance

Employee & Spouse Monthly Rates per \$1,000 of Coverage										
Age	<30	30–34	35–39	40–44	45–49	50–54	55–59	60–64	65–69	70+
Employee Rates	\$.45	\$.50	\$.60	\$ 1.00	\$ 1.50	\$ 2.70	\$ 4.50	\$ 7.10	\$ 12.44	\$ 27.50
Spouse Rates	\$.98	\$ 1.10	\$ 1.34	\$ 2.08	\$ 3.56	\$ 5.88	\$ 9.18	\$ 14.32	\$ 25.06	N/A

Child(ren) Monthly Rates	
Child(ren) Rates Up to 26 years only	\$.10 per \$1,000 in coverage

Accident Insurance

	Semi-Monthly Rates
Employee Only	\$6.74
Employee + Spouse	\$11.35
Employee + Child(ren)	\$13.07
Employee + Family	\$17.68

Hospital Indemnity Insurance

	Semi-Monthly Rates
Employee Only	\$9.98
Employee + Spouse	\$18.69
Employee + Child(ren)	\$17.25
Employee + Family	\$23.97

Critical Illness Insurance

Semi-Monthly Rates
Rates are calculated based on age, tobacco use, amount of coverage elected, and other such factors, which will be provided at the time of enrollment.

Identity Theft Protection

Semi-Monthly Rates	Allstate Identity Protection Pro	Allstate Identity Protection Pro+
Employee Only	\$3.97	\$4.97
Employee + Family	\$6.97	\$8.97

NOTE: Every effort has been made to ensure the information in this document is accurate. However, if there is any inconsistency between this document and the applicable plan documents, the official plan documents will always govern.



Contact Information

BENEFIT	CONTACT	PHONE NUMBER	WEBSITE
Medical	Christian Brothers	1-800-807-0100	www.myCBS.org/health
	Kaiser	1-888-901-4636	www.kp.org/wa
Prescription	Christian Brothers	1-800-807-0100	www.myCBS.org/health
	Kaiser	1-888-901-4636	www.kp.org/wa
Supplemental Medical (Critical Illness, Accident and Hospital Indemnity Insurance)	Voya Financial	1-800-955-7736	https://presents.voya.com/EBRC/seattlearch
Health Savings Account	HealthEquity	1-866-346-5800	https://learn.healthequity.com/seattlearch/hsa
Flexible Spending Accounts	HealthEquity	1-866-346-5800	https://learn.healthequity.com/seattlearch/fsa
Dental	Delta Dental	1-800-554-1907	www.deltadentalwa.com
Vision	VSP	1-800-877-7195	www.vsp.com
Life and AD&D Insurance	Prudential	1-800-524-0542	www.prudential.com/personal/workplace-benefits
Supplemental Life Insurance	Prudential	1-800-562-9874	www.prudential.com/personal/workplace-benefits
Long-Term Disability Insurance	Prudential	1-800-842-1718	www.prudential.com/personal/workplace-benefits
Employee Assistance Program (EAP) - Thrive: Your Well-Being Program	ComPsych GuidanceResources	1-800-311-4327	www.guidanceresources.com Company Web ID: ASEAP
403(b) Retirement Plan	Transamerica	1-800-755-5801	https://seattlearch.trsretire.com
Identity Theft Protection	Allstate	1-800-789-2720	www.myaip.com



Integrated Payroll & Benefits Services (IPBS)

Archdiocese of Seattle
1-206-382-4566 or **1-800-950-4904**
IPBS@seattlearch.org

Benefits Details/Documents:
<https://app.ipbs.portal.quietpathtech.com/signin>



Paycom
 enroll online at **www.paycom.com**

Important Notices

About This Guide

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual Summary Plan Descriptions (SPDs), plan document, and/or certificate of coverage for each plan. Your SPDs can be obtained at <https://app.ipbso.portal.quietpathtech.com/signin>; you may also request a copy free of charge by calling the Archdiocese of Seattle Integrated Payroll and Benefits Services at 1-206-382-4566 or 1-800-950-4904.

Enclosed are important notices about your rights under your health and welfare plan, **Catholic Archdiocese of Seattle Health and Welfare Plan**, the “Plan.” The information in the accompanying guide provides updates to your existing SPDs as of July 1, 2026, and is intended to be a Summary of Material Modification.

If any discrepancy exists between this guide and the official documents, the official documents will prevail. Archdiocese of Seattle reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.

Reminder of Availability of Privacy Notice

This is to remind plan participants and beneficiaries of the Archdiocese of Seattle, **Catholic Archdiocese of Seattle Health and Welfare Plan** (the “Plan”) that the Plan has issued a Health Plan Privacy Notice that describes how the Plan uses and discloses protected health information (PHI). You can obtain a copy of the Archdiocese of Seattle, **Catholic Archdiocese of Seattle Health and Welfare Plan** Privacy Notice upon your written request to the Integrated Payroll and Benefits Services, at the following address:

Archdiocese of Seattle, Integrated Payroll and Benefits Services
710 9th Avenue
Seattle, WA 98104

If you have any questions, please contact the Archdiocese of Seattle Integrated Payroll and Benefits Services at 1-206-382-4566 or 1-800-950-4904.

Women’s Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance; including coverage for nipple and areola reconstruction (including re-pigmentation) to restore physical appearance of the breast, and chest wall reconstruction with aesthetic flat closure;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your plan administrator at the customer service phone number on your Medical ID card.

Newborns’ and Mothers’ Health Protection Act Disclosure

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the issuer

for prescribing a length of stay not in excess of 48 hours (or 96 hours).

USERRA

Your right to continued participation in the Plan during leaves of absence for active military duty is protected by the Uniformed Services Employment and Reemployment Rights Act (USERRA). Accordingly, if you are absent from work due to a period of active duty in the military for less than 31 days, your Plan participation will not be interrupted, and you will continue to pay the same amount as if you were not absent.

If the absence is for more than 31 days and not more than 24 months, you may continue to maintain your coverage under the Plan by paying the full amount of premiums. Contact Archdiocese of Seattle Integrated Payroll and Benefits Services for more information.

Also, if you elect not to continue your health plan coverage during your military service, you have the right to be reinstated in the Plan upon your return to work, generally without any waiting periods or pre-existing condition exclusions, except for service-connected illnesses or injuries, as applicable.

Important Notice from Archdiocese of Seattle About Your Prescription Drug Coverage and Medicare:

Medicare Part D Notice of Creditable Coverage

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Archdiocese of Seattle and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about

your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Archdiocese of Seattle has determined that the prescription drug coverage offered through the Christian Brothers and Kaiser plans are, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose (or are losing) your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage If You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Archdiocese of Seattle coverage will be affected.

If you do decide to join a Medicare drug plan and voluntarily drop your current medical and prescription drug coverage from the plan, be aware that you and your dependents may not be able to get this coverage back until the next annual

enrollment or you experience a qualifying life event.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Archdiocese of Seattle and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice or Your Current Prescription Drug Coverage:

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Archdiocese of Seattle changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov.
- Call your State Health Insurance Assistance Program for personalized help. See the inside back cover of

your copy of the "Medicare & You" handbook for their telephone number.

- Call **1-800-MEDICARE (1-800-633-4227)**. TTY users should call **1-877-486-2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help:

- Visit Social Security on the web at www.ssa.gov, or
- Call **1-800-772-1213**. TTY users should call **1-800-325-0778**.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: May 1, 2026

Name of Entity/Sender: Archdiocese of Seattle

Contact: Integrated Payroll and Benefits Services

Address: 710 9th Avenue, Seattle, WA 98104

Phone Number: 1-206-382-4566 or 1-800-950-4904

Summaries of Benefits and Coverage (SBCs)

Availability Notice

As an employee, the health benefits available to you represent a significant component of your compensation package. They also provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options. Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC), which summarizes important information about any health coverage option in a standard format, to help you compare across options.

The SBC is available on the web at:
<https://app.ipbso.portal.quietpathtech.com/signin>. A paper copy is also available, free of charge, by calling the Archdiocese of Seattle Integrated Payroll and Benefits Services at 1-206-382-4566 or 1-800-950-4904.

HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in the Archdiocese of Seattle group health plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days, (except for birth and adoption which are 60 days) after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days (except for birth or adoption which are 60 days) after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact the Archdiocese of Seattle Integrated Payroll and Benefits Services at 1-206-382-4566 or 1-800-950-4904.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2026. Contact your State for more information on eligibility –

- 1. ALABAMA** – Medicaid Website:
<http://myalhipp.com/>
Phone: 1-855-692-5447
- 2. ALASKA** – Medicaid The AK Health Insurance Premium Payment Program
Website: <http://myakhipp.com/>
Phone: 1-866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility:
<https://health.alaska.gov/dpa/Pages/default.aspx>
- 3. ARKANSAS** – Medicaid Website:
<http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)
- 4. CALIFORNIA** – Medicaid Health Insurance Premium Payment (HIPP) Program
Website: <http://dhcs.ca.gov/hipp>
Phone: 916-445-8322
Fax: 916-440-5676
Email: hipp@dhcs.ca.gov
- 5. COLORADO** – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+) Health First Colorado Website:
<https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711
CHP+: <https://hcpf.colorado.gov/child-health-plan-plus>
CHP+ Customer Service:
1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI):
<https://www.mycohibi.com/>
HIBI Customer Service: 1-855-692-6442
- 6. FLORIDA** – Medicaid Website:
<https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>
Phone: 1-877-357-3268
- 7. GEORGIA** – Medicaid GA HIPP Website:
<https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162, Press 1
GA CHIPRA Website:
<https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
Phone: 678-564-1162, Press 2
- 8. INDIANA** – Medicaid Health Insurance Premium Payment Program
All other Medicaid
Website: <https://www.in.gov/medicaid/>
<http://www.in.gov/fssa/dfr/>
Family and Social Services Administration
Phone: 1-800-403-0864
Member Services Phone: 1-800-457-4584
- 9. IOWA** – Medicaid and CHIP (Hawki)
Medicaid Website:
<https://hhs.iowa.gov/programs/welcome-iowa-medicaid> Phone: 1-800-338-8366
Hawki Website:
<https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki>
Hawki Phone: 1-800-257-8563
HIPP Website:
<https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp>
HIPP Phone: 1-888-346-9562
- 10. KANSAS** – Medicaid Website:
<https://www.kancare.ks.gov/>
Phone: 1-800-792-4884
HIPP Phone: 1-800-967-4660
- 11. KENTUCKY** – Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)
Website:
<https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
Phone: 1-855-459-6328
Email: KIHIPPPROGRAM@ky.gov
KCHIP Website: <https://kynect.ky.gov>
Phone: 1-877-524-4718
Kentucky Medicaid Website:
<https://chfs.ky.gov/agencies/dms>
- 12. LOUISIANA** – Medicaid Website:
<https://www.ldh.la.gov/healthy-louisiana>
Medicaid Customer Service Line:
1-888-342-6207
Louisiana Medicaid email: healthy@la.gov
Louisiana Health Insurance Premium Program (LaHIPP) Website:
<https://www.ldh.la.gov/lahipp>
LaHIPP phone: 1-877-697-6703
LaHIPP email: La.HIPP@la.gov
LaHIPP fax: 1-888-716-9787
LaHIPP mailing address:
100 Crescent Centre Parkway, Suite 1000
Tucker, GA 30084

13. **MAINE** – Medicaid Enrollment Website:
https://www.mymaineconnection.gov/benefits/s/?language=en_US
 Phone: 1-800-442-6003
 TTY: Maine relay 711
 Private Health Insurance Premium
 Webpage:
<https://www.maine.gov/dhhs/ofi/applications-forms>
 Phone: 1-800-977-6740
 TTY: Maine relay 711
14. **MASSACHUSETTS** – Medicaid and CHIP Website:
<https://www.mass.gov/masshealth/pa>
 Phone: 1-800-862-4840
 TTY: 711 Email:
masspreassistance@accenture.com
15. **MINNESOTA** – Medicaid Website:
<https://mn.gov/dhs/health-care-coverage/>
 Phone: 1-800-657-3672
16. **MISSOURI** – Medicaid Website:
<http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
 Phone: 573-751-2005
17. **MONTANA** – Medicaid Website:
<http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
 Phone: 1-800-694-3084
 Email: HSHIPPProgram@mt.gov
18. **NEBRASKA** – Medicaid Website:
<http://www.ACCESSNebraska.ne.gov>
 Phone: 1-855-632-7633
 Lincoln: 402-473-7000
 Omaha: 402-595-1178
19. **NEVADA** – Medicaid Website:
<http://dhcfnv.gov>
 Medicaid Phone: 1-800-992-0900
20. **NEW HAMPSHIRE** – Medicaid Website:
<https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
 Phone: 603-271-5218
 Toll free number for the HIPP program:
 1-800-852-3345, ext. 15218
 Email:
DHHS.ThirdPartyLiabi@dhhs.nh.gov
21. **NEW JERSEY** – Medicaid and CHIP Medicaid Website:
<http://www.state.nj.us/humanservices/dmaha/clients/medicaid/>
 Phone: 1-800-356-1561
 CHIP Premium Assistance Phone:
 609-631-2392
 CHIP Website:
<http://www.njfamilycare.org/index.html>
 CHIP Phone: 1-800-701-0710 (TTY: 711)
22. **NEW YORK** – Medicaid Website:
https://www.health.ny.gov/health_care/medicaid/
 Phone: 1-800-541-2831
23. **NORTH CAROLINA** – Medicaid Website:
<https://medicaid.ncdhhs.gov/>
 Phone: 919-855-4100
24. **NORTH DAKOTA** – Medicaid Website:
<https://www.hhs.nd.gov/healthcare>
 Phone: 1-844-854-4825
25. **OKLAHOMA** – Medicaid and CHIP Website: <http://www.insureoklahoma.org>
 Phone: 1-888-365-3742
26. **OREGON** – Medicaid Website:
<http://healthcare.oregon.gov/Pages/index.aspx>
 Phone: 1-800-699-9075
27. **PENNSYLVANIA** – Medicaid and CHIP Website:
<https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>
 Phone: 1-800-692-7462
 CHIP Website:
<https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>
 CHIP Phone: 1-800-986-KIDS (5437)
28. **RHODE ISLAND** – Medicaid and CHIP Website: <http://www.eohhs.ri.gov/>
 Phone: 1-855-697-4347, or
 401-462-0311 (Direct RlTe Share Line)
29. **SOUTH CAROLINA** – Medicaid Website:
<https://www.scdhhs.gov>
 Phone: 1-888-549-0820
30. **SOUTH DAKOTA** – Medicaid Website:
<http://dss.sd.gov>
 Phone: 1-888-828-0059
31. **TEXAS** – Medicaid Website:
<https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program>
 Phone: 1-800-440-0493
32. **UTAH** – Medicaid and CHIP Medicaid Utah's Premium Partnership for Health Insurance (UPP) Website:
<https://medicaid.utah.gov/upp/>
 Email: upp@utah.gov
 Phone: 1-888-222-2542
 Adult Expansion Website:
<https://medicaid.utah.gov/expansion/>
 Utah Medicaid Buyout Program Website:
<https://medicaid.utah.gov/buyout-program/>
 CHIP Website: <https://chip.utah.gov/>
33. **VERMONT** – Medicaid Website:
<https://dvha.vermont.gov/members/medicaid/hipp-program>
 Phone: 1-800-250-8427
34. **VIRGINIA** – Medicaid and CHIP Website:
<https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>
 Medicaid/CHIP Phone:
 1-800-432-5924
35. **WASHINGTON** – Medicaid Website:
<https://www.hca.wa.gov/>
 Phone: 1-800-562-3022
36. **WEST VIRGINIA** – Medicaid and CHIP Website: <https://dhr.wv.gov/bms/>
<http://mywvhipp.com/>
 Medicaid Phone: 304-558-1700
 CHIP Toll-free phone:
 1-855-MyWVHIPP (1-855-699-8447)
37. **WISCONSIN** – Medicaid and CHIP Website:
<https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
 Phone: 1-800-362-3002
38. **WYOMING** – Medicaid Website:
<https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
 Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2026, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for
 Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565



NOTE: Actual plan provisions for Archdiocese of Seattle ("the Company") benefits are contained in the appropriate plan documents, including the Summary Plan Description (SPD) and incorporated benefit/carrier booklets. The Benefit Enrollment Guide is a summary only and does not describe each benefit option. This Benefit Enrollment Guide provides updates to your existing SPD as of the first day of the plan year, which describes your health and welfare benefits in greater detail. Until the Company provides you with an updated SPD, this guide is intended to be a Summary of Material Modification (SMM) and should be retained with your records along with your SPD. As always, the official plan documents determine what benefits are available to you. If any discrepancy exists between this guide and the official documents, the official documents will prevail. The Company reserves the right to amend or terminate any of its plans or policies, make changes to the benefits, costs, and other provisions relative to benefits at any time with or without notice, subject to applicable law.