

OUR NEW **BIG** IDEA
IS ALL ABOUT SMALL.



ARE YOU A SMALLER
CATHOLIC EMPLOYER
HAVING A HARD TIME
FINDING CATHOLIC
HEALTHCARE?
ARE YOU FEELING
LIKE DAVID IN A
WORLD OF GOLIATHS?

...THEN YOU'VE COME TO THE RIGHT PLACE

If you're a smaller Catholic organization with between 20 and 100 employees that has been looking for an affordable and comprehensive Catholic healthcare program that is aligned with the teachings of the Roman Catholic Church, you've come to the right place.

Reta is pleased to announce that we are expanding our mission to provide Catholic healthcare to US Dioceses and Catholic organizations through a Reta plan specially designed for smaller Catholic employers that up until now had limited options for comprehensive and affordable Catholic healthcare.



Sure, Reta provides
healthcare for some of the
largest Catholic Dioceses
across America.

SO WE DECIDED
TO TAKE THE
BEST OF BIG AND
CREATE A CATHOLIC
HEALTHCARE
PROGRAM WHERE
ONE SIZE FITS
SMALL.

The key attraction to our Reta Trustors, small, medium and large, is our vigilance in providing healthcare programs that all conform to the ethics, teachings and directives of the Roman Catholic Church. It's what we do. It's all we do. And Reta has been providing Catholic healthcare longer than anyone else.



Bishop Mark J. Seitz — Catholic Diocese of El Paso TX

BIG PLAN FEATURES.

THIS NEW PROGRAM FROM RETA INCLUDES BIG PLAN ADVANTAGES WITH A SMALL PLAN PRICE TAG. HERE ARE A FEW HIGHLIGHTS.

01

Reta's audited compliance with Catholic ERDs for all Reta plans.

02

A wide range of comprehensive medical, dental and vision plan options.

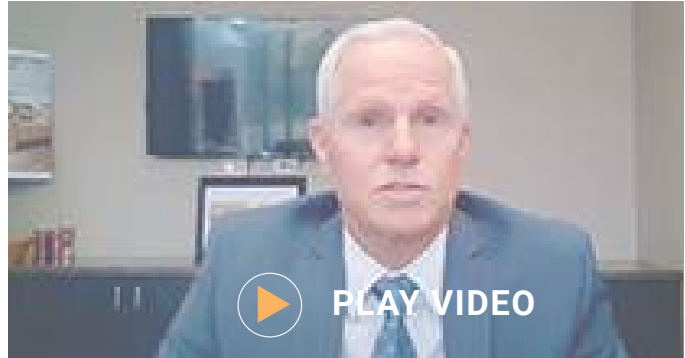
03

A wellness program that also offers disease management and care management features.

04

Guaranteed cost and stability in rate adjustments year over year and spreading risk of claims liabilities across a large pool.

SMALL PLAN PRICE TAG.



**Tom McNamara – CFO, Diocese of Sacramento
and a member of the Reta Board of Trustees**

05

State-of-the-art technology platforms for benefit administration and personalized employee benefits communications and a participant call center.

06

Leveraging Reta's size and purchasing power to manage healthcare costs and administrative expenses.

07

Guaranteed funding rates that offer a fixed annual cost like traditionally insured health coverage.

08

Compliance services for COBRA and ACA reporting.

RETA'S HEALTHCARE PROGRAMS FO

WE CONTINUALLY TAKE A
HARD LOOK AT OUR BENEFITS
PARTNERSHIP LINEUP TO
ASSURE WE ARE SUPPORTING
RETA'S FOUNDING
COMMITMENT TO PROVIDE
HEALTHCARE BENEFITS
WITH THE HIGHEST LEVELS
OF QUALITY AND ACCESS
AT THE MOST AFFORDABLE
COST TO OUR TRUSTORS
AND MEMBERS.

RETA PROUDLY PRESENTS OUR NEW
HEALTHCARE PROGRAM DESIGNED
FOR SMALLER CATHOLIC EMPLOYERS

R SMALLER CATHOLIC EMPLOYERS

We designed our small plan with large plan features by keeping it simple

Simplifying the process for bringing smaller Catholic employers into this new Reta offering allows us to expedite the quoting and onboarding processes since plans and rates are already set up.

- The four combined medical and pharmacy plan options from Blue Shield/CVS Caremark will be the same menu of pre-set plans.
- Employees will be offered one dental

plan from Delta Dental and one vision plan from VSP.

- The Reta wellness plan will be integrated within the Blue Shield medical plans.

And we found ways to leverage our current administration processes for both large and small plans. These efficiencies made it possible for Reta to offer a comprehensive healthcare program with large plan features at a small plan price.

Medical/Pharmacy plan options

On the medical plan side, your employees may select from a menu of four Blue Shield/CVS plan options including a PPO

plan, an EPO plan and two high deductible HSA plans. We refer to these options as Platinum, Gold, Silver and Bronze Plans.

Reta Smaller Trustor Medical Options

Plan Options	Calendar Year Deductible	Doctor Visit Copay	Pharmacy Drug Copay	Individual Out-of-Pocket Maximum	Family Out-of-Pocket Maximum
Platinum	\$500	\$25 / \$40	\$10 / \$20 / \$40	\$2,500	\$5,000
Gold	\$1,000	\$25 / \$40	\$10 / \$20 / \$40	\$5,000	\$10,000
Silver	\$1,500	10% after deductible	\$10 / \$20 / \$30	\$5,000	\$10,000
Bronze	\$2,500	20% after deductible	\$10 / \$20 / \$40	\$7,000	\$14,000

Cost sharing shown is for in-network provider treatments for individual coverage. For a detailed benefit chart for medical options click [here](#).

RETA'S HEALTHCARE PROGRAMS FOR

Reta Smaller Trustor Paycheck Deduction Levels

- 1 A "Value" level of subsidies with the employee paying approximately 25% of the premium.
- 2 A "Quality" level of subsidies with the employee paying approximately 15% of the premium.
- 3 A "Premium" level of subsidies with the employee paying approximately 5% of the premium.

Reta Dental Coverage

Delta Dental

	In-Network	Out-of-Network
Major Dental Provisions		
Calendar year deductible	\$50 individual / \$150 family	\$75 individual / \$225 family
Diagnostic coverage benefits	100%, deductible waived	
Basic coverage	90%	80%
Major coverage	60%	50%
Annual dental maximum	\$2,000	
Ortho coverage	50%	
Ortho lifetime maximum	\$1,500	

Reta Vision Coverage

VSP – Vision Service Plan

	In-Network	Out-of-Network
Major Vision Provisions		
Benefit frequency: exam/lens/frames	12 / 12 / 24 months	
Copayment – exam	\$10	
Copayment – materials	\$25	
Frame allowance	\$150	\$70
Contact lens allowance	\$150	\$105
Exam allowance	Covered in full	\$45
Single vision lenses	Covered in full	\$30
Bifocal lenses	Covered in full	\$50

FOR SMALLER CATHOLIC EMPLOYERS

Reta's wellness program integrated with our medical plans

By integrating our wellness, disease management and cost management programs with our healthcare provider, we are able to provide Reta members with a single point of coordinated care through the Blue Shield *Wellvolution*. This program supports Reta's overall objectives to improve the health of our members, increase access to care in both traditional and non-traditional settings while reducing the costs of chronic conditions.

Once Reta members take a self-assessment, *Wellvolution* recommends programs to fit each individual's current conditions and goals.

- Members will have 29 lifestyle well-being programs to choose from. And they will be eligible for disease prevention and condition reversal programs, which include intensive behavioral counseling for treating diabetes, hypertension,

digestive health, obesity, and heart disease.

- Members can earn a \$50 incentive for registration, self-assessment and enrollment in a program.
- Programs include in-person or digital coaching, and digital technology such as Fitbits, heart monitors, glucometers and more.

For more on *Wellvolution* through Blue Shield, click [here](#).



Phil Bushnell – Managing Director, Religious & Nonprofit Practice at AJG

RETA'S TECHNOLOGY FOR ADMIN

ONE OF THE DISTINCT ADVANTAGES OF BEING A RETA TRUSTOR IS THAT COMMUNICATIONS, ENROLLMENT, PLAN ADMINISTRATION AND STATE AND FEDERAL COMPLIANCE SERVICES ARE ALL INCLUDED IN THE COST FOR HEALTHCARE COVERAGE THAT RETA PROVIDES.

Reta offers a comprehensive online benefits enrollment and administrative platform called *RetaEnroll* that features self-guided enrollment for new hires and status event changes and decision support tools. It's part of a 24-7 benefit information portal powered by Benefit Allocation Systems (BAS).

The *RetaEnroll* Platform

RetaEnroll enrollment system is a complete solution supporting online enrollment for:

- New-hire communications and enrollment
- Mid-year life events enrollment
- Open enrollment processing
- COBRA election and open enrollment
- Dependent eligibility validation

Reta is able to assure consistent application of compliance and eligibility requirements with COBRA regulation tables provided through Benefit Allocation Systems (BAS), along with specific eligibility rules from your organization and Reta. The *RetaEnroll* platform is set up through an efficient discovery and implementation process enabling Reta to bring all enrollment solutions online in a timely and orderly fashion. [**Read More**](#)

ISTRATION & COMMUNICATIONS

Personalized participant communications for desktop, tablet & mobile devices

The Reta Benefits Center (RBC) is an online interactive participant communication portal that is automatically customized to each Trustor and personalized to each individual employee. Consider it a one-stop benefits and wellness destination that runs on autopilot, 24/7/365, to create individualized information and benefit plan consumer guidance. Plus the user can toggle between English and Spanish content as they choose.

With a single sign-on and a click to enter, each Reta member's unique personalized experience is launched instantly based on who they are and where they live and work. The RBC is seamlessly integrated with Reta's administration and enrollment systems and our health plan decision support tool.

For a live demo of the RBC click [here](#).

Digital benefits bulletins customized for Reta Trustors, members and brokers

The Reta personalized digital bulletin series is specifically designed to provide pertinent and timely benefit information to our Trustors, their brokers and employees. We email these bulletins only when we have something to say about benefit matters that matter to you. The series includes *Nuts & Bolts* for Reta

Trustors, HR and administrative staff; *In the Loop* with benefit news updates for brokers; and the *Benefits You* bulletin that is personalized to each of your employees with just-in-time, up-to-date and to-the-point information along the path to open enrollment and throughout the plan year.

RETA'S TECHNOLOGY PLATFORMS
FOR ADMINISTRATION AND
COMMUNICATIONS TAKE AWAY
THE WORRIES.

SO WHAT IS THE RETA TRUST?

For five decades, Reta has been following the Ethical and Religious Directives (ERDs) on healthcare as an ERISA Trust established in 1978 that has allowed

us to shape our Catholic healthcare programs to conform with the social and moral teachings and directives of the Roman Catholic Church.

Our Mission Statement

Reta's purpose is to provide wide access to affordable, quality healthcare for employees of Catholic entities in keeping with the social and moral teachings of the Roman Catholic Church.

From our humble beginnings and for always to come, the Catholic Directives stand as Reta's core guiding principles. In how we design healthcare benefits. In auditing our claims for ERD compliance. With Reta Trust investments of plan reserves that are aligned with Catholic principles. In how we operate our business day to day.

Catholic employers joining Reta become part of a large Catholic healthcare trust that is governed by its members. Since our inception a half century ago, Reta's

mission has never changed. It's what we do. It's all we do.

Reta has 60-plus Trustors with about 35,000 members and \$300 million in Trustor claim payments. All plans are self-insured and Reta sets contribution funding rates for each Trustor's chosen health plan options. The Trust manages contracts and provider networks with national health plans including Blue Cross Blue Shield organizations, Kaiser Permanente, Delta Dental and Vision Service Plan (VSP).

HOW DO CATHOLIC EMPLOYERS BENEFIT FROM RETA?

In addition to the comprehensive benefit plan offerings and the latest in benefits administration and participant communications, there are a number of unique advantages that Catholic employers will realize by joining Reta.

- Compliance with Catholic ERDs
- Group participation and pricing advantages
- Specialty consulting services and advisors for Reta Trustors
- Low-cost Trust administration

IS RETA'S SMALL
EMPLOYER PLAN
RIGHT FOR YOU?

WOULD YOU LIKE
A QUOTE FOR YOUR
ORGANIZATION?

If you are a Catholic employer with
between 20 and 100 benefit-eligible
employees, and your organization is listed
in the Kenedy Directory, the Reta smaller
employer plan is the right choice for you.

And joining is easy.

If you'd like a proposal for your Catholic
employer organization or more information

[CLICK HERE.](#)



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