

2020

Benefits guide

US Based, Expatriate & Global Telecommuter Staff



You & your benefits
A partnership for good health



welcome

Providing great benefit choices to you and your family is just one of the many ways Catholic Relief Services supports the physical, financial, and emotional well-being of the people who make our organization successful — you.

Your benefits

Catholic Relief Services recognizes how important benefits are to you. That's why we're committed to supporting your overall wellness with a comprehensive benefits program designed to meet your unique needs. Key features of your Catholic Relief Services benefits include:

- Effective and affordable health care coverage.
- Programs to help ensure financial security for you and your family.
- Tools and resources to manage life and family events.

Take action

Use this guide to better understand your 2020 benefits, so you can make the best choices for yourself and your family.

Who can enroll?

- **Full-time regular employees, part-time regular, and expatriate temporary employees scheduled to work 20+ hrs./wk.**— Eligible upon hire; must choose benefits within 31 days of hire date or following a qualified life event.
- **Part-time and US-based temporary employees** — May be eligible for certain benefits.
- **Eligible dependents** — Wife or husband; children from birth through the end of the month in which he/she turns age 26, regardless of student status.

Effective date of coverage

For new employees, most benefits are effective upon your hire date. For existing employees who enroll or make changes during Annual Enrollment, the effective date of most plans is January 1, 2020. Annual Enrollment runs from October 28 – November 15, 2019.

What's new for 2020?

Wellness — Starting in 2020, employees will have access to expanded wellness opportunities. Details will be announced on MyCRS.

Expanded telemedicine within the US — Starting in 2020, telebehavioral health will be available through Teladoc as well as directly with approved providers within the US.

Health Advocate — Starting in 2020, employees will have access to Health Advocate — a free service to help employees and family members navigate healthcare.

Expanded dental benefits — Starting in 2020, all domestic and international employees will be eligible for additional dental services.

Scope of benefits

As a Catholic agency, CRS designs and conducts its benefit programs consistent with Catholic values and teaching. This extends to the nature of the services provided and determining eligibility for dependent coverage, as well as the definition of marriage and spousal relationships. (cf. Catechism of the Catholic Church 1601ff.)

This brochure highlights the key features of the Catholic Relief Services benefit plans. While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, CRS reserves the right to modify or terminate any benefit plan at any time.



Photo by Jennifer Hardy/CRS

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Important reminders

- **New employees: Enroll within 31 days from your date of hire.** If you don't enroll within this time period, you will not have benefits coverage until you experience a life event or at the next Annual Enrollment, except for plans and programs that are fully paid by Catholic Relief Services, such as basic life, basic AD&D insurance, disability insurance, and employee assistance.
- **After your new hire enrollment opportunity ends, you will not be able to make changes to your benefits** until the next Annual Enrollment, unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse's employment status that affects your benefits eligibility. Annual Enrollment is held each fall, with new benefit elections taking effect on the following January 1st.

Plan summaries available online

You can find more information about your benefit plans, including detailed Summary Plan Descriptions (SPDs), on <https://crsorg.sharepoint.com/sites/HR-Benefits>.



health

Quality health coverage is one of the most valuable benefits you enjoy as a Catholic Relief Services employee. Our benefits program offers medical insurance to help keep you and your family healthy and also provides important protection in the event of illness or injury.

Medical

For 2020, the Aetna International PPO plan will not change. Eligible employees include US-based regular and expatriate regular and temporary employees scheduled to work 20+ hours per week.

Key features

The Aetna International PPO plan offers:

- Comprehensive, affordable coverage for a wide range of health care services.
- Flexibility to see any provider you want, although you'll save money in the US when you stay in-network.
- Prescription drug coverage and vision benefits included with your medical plan.
- Financial protection through annual out-of-pocket maximums that limit the amount you'll pay each year.
- Choice of three coverage levels: Employee only, Employee + 1, or Family.

Family and Medical Leave Act

In addition to the disability programs described later in this guide, you also may be eligible for time off under the Family and Medical Leave Act (FMLA). The FMLA provides you with up to 12 unpaid weeks of time off during any 12-month period because of your own serious health conditions; to care for a spouse, child, or parent who has a serious health condition; or to care for a newborn, adopted, or newly placed foster child.

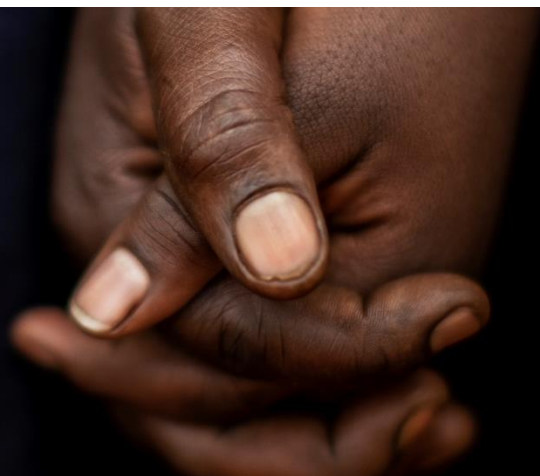
Employees with family members in the military may have expanded leave rights under the FMLA. Employees located outside of the United States have a similar benefit, though FMLA is not a required benefit offering outside of the US. To learn more, contact the Benefits Department or your HR Business Partner for additional information.

Medical plan costs

You and Catholic Relief Services share the cost of your medical benefits — Catholic Relief Services pays a generous portion of the total cost and you pay the remainder. The amount you pay is deducted from your paycheck. Your specific cost is determined by the coverage level you select.

Employee medical semimonthly contributions (before-tax)

Coverage Level	Aetna International PPO Plan
Employee only	\$61.87
Employee + 1	\$109.77
Family	\$156.67



Medical plan highlights

The chart below provides an at-a-glance look at your medical plan's key coverage features and your cost responsibilities.

Aetna International PPO Plan			
Coverage Features	Outside the US	In the US	
		Preferred Benefits (In-Network)	Non-preferred Benefits (Out-of-Network)
Annual deductible			
Individual/Family	\$0/\$0	\$0/\$0	\$180/\$360
Coinsurance limit (per calendar year)			
Individual/Family	\$1,200/\$2,400*	\$1,200/\$2,400*	\$1,200/\$2,400*
Medical coverage			
Doctor's office visits	10%	No charge after \$15 copay	20% after deductible
Routine physical exams (Adults between ages 18 and 65 receive unlimited PCP wellness exams. OBGYN visits are covered 1x every 12 months.)	No charge Up to \$1,000 calendar year maximum for adults	No charge	20%
Specialist visits	10%	No charge after \$15 copay	20% after deductible
Outpatient services	10%	10%	20% after deductible
Inpatient services	10%	10%	20% after deductible
Emergency room	No charge	No charge	No charge
Non-emergency use of the emergency room	No charge	50%	50% after deductible
Urgent care	No charge	No charge after \$15 copay	20% after deductible
Mental health benefits inpatient care	10%	10%	20% after deductible
Mental health benefits outpatient care	10%	No charge after \$15 copay	20% after deductible
Routine eye exam (Covered under medical.) Includes one routine exam every 12 months.	No charge	No charge	20% after deductible
Prescription drugs (365-day maximum supply**)			
Generic brand drugs	10%	\$10 copay per month supply (includes mail order drugs)	Not covered
Brand name drugs	10%	\$20 copay per month supply (includes mail order drugs)	Not covered

* Does not include deductibles, copays, benefit penalties, 50% items, and outpatient prescription drugs. Outpatient prescription drugs are included when outside the US.

** For most medications. Subject to plan and legal limits.

Money- and time-saving tips

To stretch your health care dollars, remember to:

- **See in-network providers** – They've agreed to the plan's negotiated rates. Visit www.aetnainternational.com to search for in-network providers near you.
- **Use the mail-order pharmacy** – It will save you time when refilling long-term prescriptions by auto-refilling eligible prescriptions.
- **For US Based staff** – Use Teladoc to skip the wait in the doctor's office or urgent care for minor health conditions such as sinus infections, rashes, etc. See page 6 for more information.

vision and dental

Vision plan (included with medical enrollment)

Catholic Relief Services offers vision benefits, which are included when you enroll in the Aetna International PPO medical plan. Your vision benefits allow you to save on annual eye exams, eyeglasses, contact lenses, and more for yourself and your covered dependents. You have the option of choosing either eyeglasses or contact lenses with your annual allowance.

Coverage Features	Aetna International PPO Plan
Frames	\$75 per 12 months
Lenses	
• Single vision lenses	\$100 per 12 months
• Bifocal lenses	\$125 per 12 months
• Trifocal lenses	\$150 per 12 months
• Lenticular lenses	\$175 per 12 months
Contact lenses (2 lenses)	\$105 per 12 months

Dental plan

It's important to have regular dental checkups and maintain good oral hygiene. CRS' Delta Dental plan is offered to US-based regular employees scheduled to work 20+ hours per week and the Aetna International plan is offered to Expatriates and Global Telecommuters scheduled to work 20+ hours per week. Both plans have the same benefits:

Coverage Features	Dental PPO		
	Outside the US Aetna International	In the US Delta Dental	
		Preferred Benefits (In-Network)	Non-preferred Benefits (Out-of-Network)
Annual deductible			
Individual/Family	\$50/\$100	\$50/\$100	\$50/\$100
Dental coverage			
Type A: Diagnostic and preventive*	\$0, no deductible	\$0, no deductible	\$0, no deductible
Type B: Basic restorative	15% after deductible	15% after deductible	15% after deductible
Type C: Major restorative	50% after deductible	50% after deductible	50% after deductible
Calendar year maximum	\$2,000	\$2,000	\$2,000
Orthodontia (adults and dependent children)	50%, no deductible	50%, no deductible	50%, no deductible
Orthodontia lifetime maximum	\$2,000	\$2,000	\$2,000

*Available at twice per year for most members. Certain conditions may qualify for additional cleanings. Check with Delta Dental or Aetna International for details.

Domestic employees with diabetes, heart disease, HIV/AIDS, rheumatoid arthritis, or stroke and international employees with heart disease, diabetes or expectant moms have access to expanded coverage. Check with Delta Dental or Aetna International for details.

Employee dental semimonthly contributions (before-tax)

Coverage Level	Delta Dental PPO/Aetna International Dental PPO
Employee only	\$8.84
Family	\$25.45

Money-saving tip

Remember, US-based employees can use their health care FSA to save money by paying for qualified out-of-pocket medical, dental, and vision expenses with tax-free dollars. Qualified expenses are outlined in IRS Publication 502.

flexible spending accounts (FSAs)

US-Based Employees Only

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

Catholic Relief Services offers US-based regular (non-temporary) employees scheduled to work 20 or more hours per week the following FSAs:

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$2,700 in 2020 (subject to increase pending congressional approval).
- Contributions can be used for expenses incurred between January 1, 2020, and March 15, 2021.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child so you and your spouse can work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2020, or \$2,500 if you are married and filing separate tax returns.
- Contributions can be used for expenses incurred between January 1, 2020, and December 31, 2020.

Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. Any money remaining in your account at the end of the plan year will be forfeited. You may want to be conservative when deciding how much to contribute so that you don’t lose any of the money you contribute throughout the year. Just like other benefit plans, you will only be able to change your elections following a qualified life event.

Managing your FSA(s)

When you enroll in a health care FSA, PayFlex will send you a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to PayFlex.

To receive reimbursement from your Dependent Care FSA, simply retain your receipts and submit them to PayFlex for reimbursement.

What’s an eligible expense?

- **Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.
- **Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.



focus on wellness

You play an important role in managing your health care costs by maintaining or moving toward a healthy lifestyle. Catholic Relief Services is here to help you with the following programs and benefits.

Employee assistance program

Catholic Relief Services' Employee Assistance Program (EAP) is available throughout the year to assist with your everyday needs — **at no cost to you**. It's all part of our commitment to supporting your total well-being. You and your family members can receive help with work-life issues; referrals for clinical, legal, and financial services; and more. To begin taking advantage of this valuable benefit, visit www.BHSONline.com (ID: CRS) or call **1-800-327-2251**. The CRS EAP plan is available to all CRS employees regardless of temporary/non-temporary status or scheduled hours.

Seeing the doctor is easy with virtual medicine (US only)

When you don't feel good and it's the middle of the night or you're out-of-town, the last thing you want to do is to search for the nearest urgent care center or emergency room for a non-emergency. Your Catholic Relief Services medical plan coverage lets you consult with a board-certified doctor without going anywhere — just use the mobile app or visit the website to see a doctor fast.

With virtual medicine, you have convenient access to doctors through phone, video, or mobile app visits — and you'll pay **the same copay (\$15)** as you would to visit a doctor in person. Virtual medicine doctors can diagnose, treat, and prescribe medication for a wide range of conditions, such as:

- Cold and flu
- Sinus infection
- Pinkeye
- Bronchitis
- Skin rash
- Allergies
- Sprains and strains
- Mental health conditions (*new for 2020!*)
- And much more

Register today!

If you are a US-based employee enrolled in the Aetna International PPO plan, visit www.teladoc.com/aetna to learn more and register. Use your smartphone to download the Teladoc app from the Apple App Store or Google Play. You can also call **1-855-835-2362**.

Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any "silent" problems early, when they're most likely to be treatable and less expensive to manage. Most in-network age- and gender-appropriate screenings are covered in full, so there's no excuse to skip it.

- **Have a routine physical exam each year.** You'll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Don't have a personal doctor? You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A PCP can help you avoid costly trips to the emergency room. Your doctor will also help you decide when you really need to see a specialist and can help coordinate care.
- **Peace of mind.** Advice from someone you trust — it means a lot when you're healthy, but it's even more important when you're sick.

financial

Catholic Relief Services offers programs to help ensure financial security for you and your family. We also provide access to supplemental benefits designed to help you save money on valuable supplemental insurance coverage. For 2020, your life and disability benefits will be provided through Zurich and AIG.

Life and accident insurance

As a Catholic Relief Services regular or expatriate temporary employee scheduled to work 20 or more hours per week, you receive employer-paid life and accidental death and dismemberment (AD&D) insurance and have the option to purchase supplemental life insurance for yourself and your family.

Employer provided*

- **Employee basic life insurance** of 2 times your base annual salary up to \$500,000.
- **Employee basic AD&D**** of 2 times your base annual salary up to \$500,000.

* Federal tax law requires Catholic Relief Services to report the cost of employer-paid life insurance in excess of \$50,000 as imputed income. Benefit amounts are subject to automatic reduction in coverage at age 65 and 70. Coverage amounts over \$400,000 are subject to carrier approval.

** AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

Employee paid

- **Employee supplemental life** is available up to \$500,000, with a guaranteed issue amount of \$100,000.
- **Spouse/dependent supplemental life** also is available up to a maximum amount of \$100,000 for your spouse and \$25,000 for each dependent child. Spousal coverage has a guaranteed issue amount of \$30,000, and child life has a guaranteed issue amount of \$25,000.

Disability insurance

The loss of income due to illness or disability can cause serious financial hardship for your family. Catholic Relief Services disability insurance programs work together to replace a portion of your income when you're unable to work. The disability benefits you receive allow you to continue paying your bills and meeting your financial obligations during this difficult time.

Summary of disability benefits

	Short-Term Disability	Long-Term Disability
Who pays	Catholic Relief Services	Catholic Relief Services
Benefit provided	Up to 60% of your weekly earnings. Accrued sick leave can be used to supplement this benefit to 100% of weekly earnings	Up to 60% of your monthly earnings
Maximum benefit payable	\$2,500/week	\$10,000/month
Maximum benefit duration	26 weeks	Social Security Normal Retirement Age (US-based)
When benefits begin	6 months after hire	6 months after hire
Waiting period	9 calendar days accident or sickness	180 days
Maternity benefit	8 weeks, no waiting period applies, pays 100% of weekly earnings	N/A

Note: You must choose life insurance for yourself in order to cover a spouse or dependent child. Any life coverage enrolled in over the guaranteed issue amount will require Evidence of Insurability (EOI). If you don't enroll in any of CRS' life or disability insurance plans when first hired or otherwise first eligible, you will have to provide EOI to receive coverage at a later date. Coverage requiring EOI is subject to carrier approval.

Business travel accident (BTA) insurance

When traveling more than 100 miles from home for business, be assured you are protected under an employer-paid BTA insurance policy should an accident occur. This insurance benefit includes international travel, too. You will have 24-hour access to medical and travel assistance services around the world — including emergency medical evacuation. See your Summary Plan Description for specific details, including coverage amounts.

Have you named a beneficiary?

Be sure you've selected a beneficiary for all your separate life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit Employee Self Service to add or change a beneficiary.

Retirement Savings Plan

403(b) Savings Plan: For employees with a US Social Security Number

Offshore Retirement Plan: For employees without a US Social Security Number

The Catholic Relief Services 403(b) Savings Plan/Offshore Retirement Plan provides advantages you may not get with other types of savings plans and helps you meet one of life's important goals — saving for a financially secure retirement.

Eligibility

All regular employees are eligible to contribute. To be eligible for employer contributions, you must be scheduled 20+ hours per week.

Your contributions

You are allowed to contribute between 1% and 100% of your pay into the plan, up to the IRS annual maximum amount — \$19,000 for 2020.

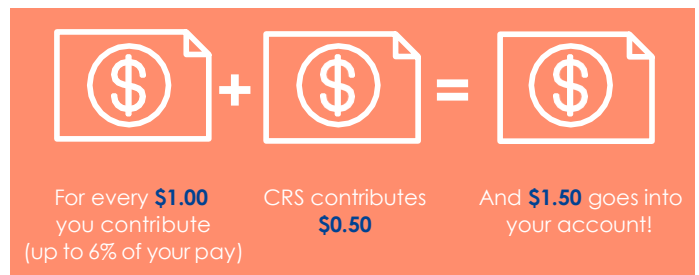
If you are age 50 or older, you may make catch-up contributions — up to \$6,000 additional amount in 2020.

You can contribute to your 403(b) with traditional before-tax money or Roth after-tax money through payroll deductions. The type of contributions you make will depend on your financial goals and circumstances.

New hires are automatically enrolled at 3% 31 days after date of hire. Each year your contribution will be automatically increased by 1% until you have reached a 6% deferral. You may change your deferral percentage at any time and may waive participation.

Employer matching contributions

To support your retirement savings efforts, Catholic Relief Services matches 50% of your contributions to the plan (after 6 months of service), up to the first 6% of your eligible pay that you contribute. Additionally, CRS may make an enhanced contribution up to 7% of your eligible pay, regardless of how much you contribute. Here's how the match works:



Vesting

Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions. You will also become fully vested in CRS' match and enhanced contributions immediately.

It's always the right time

Saving for retirement is important for your financial future, whether you are retiring soon or years from now. The Catholic Relief Services retirement savings plan is designed to assist you in meeting your retirement goals.

more benefits

Catholic Relief Services gives you the option to enroll in additional benefit programs. These benefits are offered at no cost or competitive group rates, which could save you money compared with purchasing them on your own.

Paid time off

Catholic Relief Services recognizes the importance of providing time away from the office for you to relax and recharge. That's why the CRS provides paid time off, from vacation time and holidays to personal days, sick time, and parental leave. Refer to individual policies on MyCRS for specific usage information.

Vacation time

Regular US and Expatriate employees are entitled to paid vacation days during a fiscal year. Part-time staff scheduled to work 20 hours or more per week accrue vacation leave on a pro-rated basis.

US-Based and Global Telecommuter Staff:

Zero (0) through six (6) complete years of service = 15 days of vacation.

Over six (6) years to eleven (11) years of service = 20 days of vacation.

Over eleven (11) years of service completed = 25 days of vacation.

Expatriate Staff:

Zero (0) through eleven (11) complete years of service = 20 days of vacation.

Over eleven years of service = 25 days of vacation.

Sick time and personal days

Catholic Relief Services provides paid sick leave for all employees. This time can be used to recover from illness or to care for a family member who is ill. Personal leave for regular full-time employees is also granted each fiscal year to be used for emergency or non-emergency situations that must be addressed during the workday, such as unexpected transportation or childcare issues.

Holidays

Catholic Relief Services provides 12 paid holidays each year. Human Resources is responsible for designating holidays observed by Headquarters. Country Representatives are responsible for designating holidays observed by offices in their countries of responsibility.

Parental leave

Catholic Relief Services provides two weeks of paid parental leave to regular employees scheduled to work 20 or more hours per week following the birth or placement of a child. This can be used subsequent to paid disability leave received by birth mothers. New primary caregiver adoptive parents are also eligible for eight weeks of paid adoption leave in addition to the two weeks of paid parental leave. For more information, reference the "Parental Leave" and "Short and Long Term Disability" policies.

Other benefits and programs

In addition to the benefits described, employees can also take advantage of the following:

- Funeral planning services (all employees).
- Personal property insurance (Expatriates).
- Travel assistance services (all employees planning international travel).
- Discounted in-house gym (Baltimore employees only).
- Discounted parking (Baltimore employees only).



enroll

Carefully consider your benefit options and your anticipated needs. Then follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2020.

How to enroll

When you are eligible and ready to enroll, you can do it quickly and easily from any computer with internet access, 24 hours a day, seven days a week.

Log in to **Employee Self Service** via MyCRS with single sign on. Select "Health & Welfare" from the Benefits dropdown to launch the benefits system.

If you are enrolling dependents, make sure to send your supporting documentation to benefits@crs.org to finalize their enrollment.

Important contacts for 2020

If you need help with ...	Contact ...	At ...
Medical/Rx	Aetna International	www.aetnainternational.com 866-505-6001
Dental	Delta Dental (US-based) Aetna International (expatriate)	www.deltadentalins.com 800-932-0783 www.aetnainternational.com 866-505-6001
Vision	Aetna International	www.aetnainternational.com 866-505-6001
Flexible spending accounts (FSAs)	PayFlex	www.payflex.com/ 1-844-PAYFLEX (1-844-729-3539)
Employee assistance program (EAP)	BHS	800-327-2251 portal.bhsonline.com (Username= CRS)
Health Advocate	Health Advocate	answers@healthadvocate.com 866-695-8622
Crisis counseling	Headington Institute (expatriate)	626-229-9336
Life and disability insurance	Zurich	www.zurichna.com/myzurichbenefits 1-800-206-8826
Business travel accident	Benefits	benefits@crs.org
AD&D insurance	Benefits	benefits@crs.org
403(b) savings plan	Empower Retirement	www.empowermyretirement.com 866-467-7756
Offshore retirement savings plan	Fidelity	Fidelity.co.uk +44 1737 838 585
Paid time off	HR Business Partners	hrbp@crs.org
Funeral planning services	Everest	everestfuneral.com/enroll 1-800-913-8318 ID code: ZURICH100
Travel assistance services	International SOS	www.internationalsos.com Member # 1MMS1062
Personal property insurance	Gateway	Toll Free USA and Canada: 866-286-4076 Outside North America: +800-XN-CENTER or 514-843-9604 Email/Fax: gateway@xn.com / 514-287-7161
In-house gym, discounted parking	Benefits	benefits@crs.org

What happens if you don't enroll?

As a new employee – If you don't enroll in benefits within 31 days of your hire date, you will not have benefits coverage, except for those that are fully paid by Catholic Relief Services, such as basic life, basic AD&D insurance, disability insurance, and employee assistance. You will not be eligible to enroll in optional coverage until Annual Enrollment or if you have a qualifying life event (such as marriage or birth of a child).

During Annual Enrollment – If you want to make changes to your benefits or enroll in an FSA, you must take action before the enrollment deadline. If you don't enroll, you will keep your current coverage, with the exception of your FSA contributions that must be re-enrolled each year.