

Lay Faculty Association Benefit Booklet

Purpose

The Lay Faculty Association, consistent with those assets available to fund such benefits, presently offers various benefits, which include a \$20,000 life insurance policy, certain dental benefits, vision program and a prescription benefit.

Finances

This benefit plan is funded through allocation of a portion of the Union dues paid by each LFA member.

Administration

The Executive Council of the LFA, or their designees, serves as Trustee of this Fund. These individuals at all times act impartially without regard to race, religion, sex, or any other form of discrimination. They are guided by those rules established for processing of claims for any benefits available, it may be necessary from time to time to alter the amount of benefits, hopefully to increase the benefits.

Eligibility

A member must remain in good standing in the Lay Faculty Association in order to qualify for benefits. In order to qualify for benefits, the participant must submit an application in the format determined by the LFA and the processing of such claim will be the procedures established for such claims.

Benefits

1. Dental

- A. Each LFA member is entitled to a \$300 reimbursement of dental claims per school year, starting Sept.1st ending Aug.31st. Each dependent of an LFA member is entitled to reimbursement up to \$50 per school year; however, any payments made on behalf of a dependent will be removed from the \$300 maximum payment per school year. If a member is covered by a dental insurance policy the member MUST submit to the insurance company before submitting to the union. When the member receives notice of what was and was not covered by the insurance company then he/she should submit everything to the union for reimbursement.

B. Delta Dental

Offered by the LFA to membership. This plan works as an HMO and cost is reasonable: single - \$19.86, employee + one dependent - \$31.48 employee + family – \$45.60 each month. The company will bill you directly. You will receive a listing of dentist and a fee schedule as well. The fee schedule informs you of the out of pocket cost to you for certain procedures. Quite a number of the procedures are at no cost or are extremely reasonable.

2. Vision Plan

The plan is from National Vision Administrators. It works just like an HMO. The LFA pays the cost of the optical plan for those who wish to join. Each member is automatically signed up in a family plan, member + family. You will be sent a list of locations and a fee schedule. The schedule lets you know the cost of the out of pocket expense to you. Example: your exam will cost up to apx. \$45.00, lenses up to wholesale plus 50% or UCR which is less, the frames are charged the same as the lenses.

Contact lenses: including the exam will be charged at the UCR less 25%.

Disposable lenses: including the exam will be charged at the UCR less 25%.(they are limited to a one time discount).

3. Prescription Drug Benefit

Each LFA member is entitled to a maximum of \$50 per school year reimbursement of prescription drug expenses not otherwise covered under the present medical plan provided by the Archdiocese.

4. Life Insurance Policy

Each participant has a \$20,000 life insurance policy, which entitled his designated beneficiary to receive the value of this policy in the event of the member's death.

Application of Benefits

Each LFA member shall present a claim for benefits on the forms provided by the LFA. In such case as a member believes that he /she has been denied a benefit in whole or part, he/she shall have the right to file an appeal to the Executive Council of the LFA, who will provide that individual the opportunity to provide all information as to why such claims should be honored. The decision of the LFA Executive council shall be final and binding in this issue.