

HR Connections

Diocese of Lansing

12/7/2017

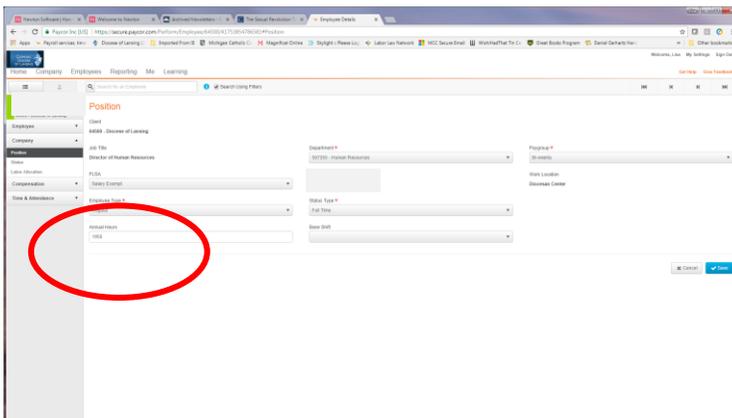
Volume 7

As we bid 2017 farewell and are soon to welcome in 2018, there are a few employment issues that you'll need to pay attention to during the next few weeks. I have also been working with some new technology that has allowed me to put together some online tutorials that will be available on my portion of the website very soon. (More info to come!) I'll continue to add tutorials like these and will hold webinars on various topics as needed throughout the coming year. I wish you a very Blessed Advent season!

Affordable Care Act

Deadline January 7, 2018

I've been updating information in Paycor so that your insurance plan information is accurate. You are responsible for ensuring that the information regarding your employees is accurate. Please be sure to double check the annual hours field for your employees to ensure that it reflects the actual hours they work in a year. For example, a 40 hr/week employee will have 2080 annual hours. A 19 hr/week employee will have 988 annual hours. Please confirm this information for each of your employees as soon as possible so that your ACA Reports will be accurate based on hours.

A screenshot of the Paycor HR system interface. The interface shows a form for updating employee information. The 'Annual Hours' field is circled in red. The form includes fields for 'Position', 'Job Title', 'Department', 'Work Location', 'Work Center', 'Start Date', and 'End Date'. The 'Annual Hours' field is currently set to 1928.

Quick Tips



- Double check your employee data in Paycor to ensure it is entered correctly for your ACA reporting.
- Don't forget that minimum wage increases on January 1.
- Get familiar with the new Newton software we are using for job postings and application management.

If you are not on Paycor, contact your payroll service provider to inquire about how they will assist with the completion of these forms. If you don't use any payroll provider, you will need to complete the forms

for each employee and the employer on your own. We are an Applicable Large Employer, therefore all units must complete the forms for employees and for their unit. You can find more information on the [IRS Website](#).

Minimum Wage

Increase effective January 1, 2018

For those of you paying minimum wage to employees, you will need to increase their pay effective January 1, 2018 from \$8.90 (current min wage) to \$9.25 per hour.

Newton Job Posting and Application Management Software

A New Way to Manage Job Postings and Applications

In October we introduced the Newton software that allows us to post our jobs on the diocesan website as well as on multiple job boards simultaneously at no extra cost to you. The software also houses a database for the electronic application and the attached cover letters and resumes that are submitted. I have created two online tutorials to help you navigate the new software and will continue to add more tutorials as needed. Please visit my [website](#) and click on the Administration tile. (Coming soon: Online Tutorials tile!) Please send your job postings to me via email and I will post them on the diocesan careers page.

Aflac Supplemental Benefits Available

Supplemental Income

The Diocese of Lansing has entered into a relationship with Aflac and all of our units are eligible to participate in this additional group benefit. Employees will pay 100% of the cost of the benefit through payroll deduction if they choose to participate. Aflac will offer cancer, hospitalization, critical care, and accident coverage (summary documents are attached to the newsletter). Aflac provides additional income if you are diagnosed with covered illnesses/accidents to help offset your out of pocket expenses. An agent will contact your parish soon to schedule a time to explain the benefits to your employees. **Bonus:** As long as 75% of the employees meet with an Aflac representative to hear about the plans (don't need to sign up for them) we will receive the Telemedicine benefit for **free** for all of the employees in the unit. Please encourage all employees to meet with an agent to learn about the products. To learn more about the Telemedicine benefit, visit:

<https://www.memd.me/>

I wish all of you a Holy Advent, and a joy-filled Christmas season!



CANCER CARE

In the fight against cancer, your employees have an ally.

When an employee receives a cancer diagnosis, it can be not only emotionally devastating, but financially overwhelming as well. That's why Aflac developed **Cancer Care insurance**, a simple way to help protect your employees' financial health when the unthinkable happens.



Aflac lets your employees focus on their recovery, not unforeseen expenses.

Cancer is one of the five most costly medical conditions.¹ And, major medical insurance usually doesn't cover all of the expenses that can come with it. In fact, one in eight patients with advanced cancer turned down the recommended treatment because of the cost.² But **Aflac Cancer Care** gives your employees extra cash to help deal with the unexpected expenses associated with cancer — at no direct cost to your business.

In addition to delivering cash benefits, Aflac offers:

- **One Day Pay**,SM only from Aflac³
- **Cash benefits** paid to directly to your employees⁴ to use as they see fit
- **Guaranteed renewable** as long as the premium is paid
- **Cash wellness benefit** they can use even for routine, preventative care

FACT NO. 1

In the U.S., men have slightly less than a

1 IN **2**

lifetime risk of developing cancer.⁵

FACT NO. 2

In the U.S., women have slightly more than a

1 IN **3**

lifetime risk of developing cancer.⁵

We're here with standout protection throughout their treatment.

Aflac Cancer Care pays your employees a cash benefit⁴ upon initial diagnosis of a covered cancer, with other benefits payable throughout cancer treatment. They can use these for any out-of-pocket medical expenses they may have, including daily life expenses, such as rent, mortgage, groceries or bills — it's their choice.

This information refers to benefit ranges for Policy Series A78000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Cancer Care benefits⁶

Benefit	Cancer Care: Preferred – Premier levels (Policies A78100–78400). Benefit depends on level of coverage purchased.
Cancer Wellness Benefit	\$25–\$100 per year, per covered person
Initial Diagnosis Benefit	Insured/Spouse: \$500–\$6,000; Dependent Child: \$1,000–\$12,000; payable once per covered person
Injected Chemotherapy Benefit	\$300–\$900 per week; no lifetime max
Non-hormonal Oral Chemotherapy Benefit	\$135–\$400 per prescription, per month from \$405–\$1,200 max per month for Oral/Topical Benefit Up to 3 different meds per calendar month
Radiation Therapy Benefit	\$175–\$500 per week; no lifetime max
Anti-nausea Benefit	\$50–\$150 per month; no lifetime max
Surgical/Anesthesia Benefit	\$50–\$5,000 (Anesthesia: additional 25% of Surgical Benefit); maximum daily benefit not to exceed \$2,125–\$6,250; no lifetime max on number of operations
Skin Cancer Surgery Benefit	\$20–\$600; no lifetime max on number of operations
Hospital Confinement Benefit:	
• Hospitalization for 30 days or less	• Insured/Spouse: \$100–\$300 per day; Dependent Child: \$125–\$375 per day; no lifetime max
• Hospitalization for Days 31+	• Insured/Spouse: \$200–\$600 per day; Dependent Child: \$250–\$750 per day; no lifetime max
Outpatient Hospital Surgical Room Charge Benefit	\$100–\$300; no lifetime max on number of operations

⁴Spending to Survive: Cancer Patients Confront Holes in the Health Insurance System." Report from the Kaiser Family Foundation/American Cancer Society, 2/2009. Accessed 8/5/2015.

⁵Kaiser Foundation study cited in "Cancer Patients: Going Broke to Stay Alive," 2015, AgingCare.com (<http://www.agingcare.com/Articles/why-cancer-patients-cannot-afford-treatment-139136.htm>)

⁶One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaimSM by 3 PM ET. Aflac SmartClaimSM not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

⁷Unless otherwise assigned.

⁸Cancer Facts and Figures 2015, American Cancer Society.

⁹This is a brief product overview only. Benefit amounts shown are ranges for coverage levels 1–4. Benefit payout varies according to level of coverage selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A78100AR through A78400AR. In Idaho, Policies A78100ID through A78400ID. In New York, Policies, NY78100 through NY 78400. In Oklahoma, Policies A78100OK through A78400OK. In Oregon, A78100OR through A78400OR. In Pennsylvania, Policies A78100PA through A78400PA. In Texas, Policies A78100TX through A78400TX.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWHQ | 1932 Wynnston Road | Columbus, GA 31999



LUMP SUM CRITICAL ILLNESS

Protecting their stability during an illness isn't just smart. It's critical.

Serious illnesses such as a heart attack or stroke can have a serious impact on your employees' financial health. But Aflac Lump Sum Critical Illness insurance can help provide the financial peace of mind they need in the event of a serious health event.



Give your employees extra protection to face the unexpected.

Even if your employees have medical insurance, it's usually not enough to cover every expense. But Lump Sum Critical Illness insurance pays a lump sum benefit directly to your employees' when they're diagnosed with a covered critical illness. The extra cash helps with the expenses major medical doesn't cover, helping you better protect your employees — at no cost to your business.

In addition to delivering cash benefits, Aflac offers:

- One Day Pay,SM only from Aflac[®]
- Cash benefits paid to directly to your employees to use as they see fit
- Guaranteed renewable as long as the premium is paid
- Portable -- Employees can take the plan with them wherever they go

FACT NO. 1

About every

34 SECONDS

an American suffers a heart attack.³

FACT NO. 2

About every

40 SECONDS

someone in the United States suffers a stroke.³

When a critical illness strikes, they can focus on recovery instead of bills.

Lump Sum Critical Illness pays cash benefits directly to them, so they can use it as they wish to help pay for any out-of-pocket expenses they may have – the choice is theirs.

This information refers to benefit ranges for Policy Series A73000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of all benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Lump Sum Critical Illness benefits⁴

Benefit	Description
Major Critical Illness Event: <ul style="list-style-type: none"> • Heart Attack • Stroke • Coma • Paralysis • End-Stage Renal Failure • Major Human Organ Transplant 	<ul style="list-style-type: none"> • Benefit amounts are offered in units ranging from \$10,000 to \$100,000 (available in \$5,000 increments) • \$10,000 – Guaranteed-issue base plan • \$15,000-\$30,000 – Requires underwriting • \$35,000-\$100,000 – Requires full underwriting and exception approval • Spouse/Dependent Children: 50% of the primary insured benefit amount • Payable once per covered person, per lifetime
Subsequent Critical Illness Event	<ul style="list-style-type: none"> • Primary insured: \$5,000 • Spouse/Dependent Children: \$2,500 • No lifetime maximum
Coronary Artery Bypass Graft Surgery	<ul style="list-style-type: none"> • Primary insured: \$3,000 • Spouse/Dependent Children: \$1,500 • Payable once per covered person, per lifetime
Sudden Cardiac Arrest	<ul style="list-style-type: none"> • Primary insured: \$10,000 • Spouse/Dependent Children: \$5,000 • Payable once per covered person, per lifetime

All benefits are reduced by 50% for losses incurred on or after the 75th birthday of a covered person.

Unless otherwise assigned

¹One Day PaySM available for most properly documented, individual claims submitted online through Aflac SmartClaim[®] by 3 PM ET. Aflac SmartClaim[®] not available on the following: Short Term Disability (excluding Accident and Sickness Riders), Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required.

Heart Disease and Stroke Statistics, 2014 Update, American Heart Association.

⁴This is a brief product overview only. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to your policy for complete details, limitations and exclusions.

In Arkansas, Policies A73100AR and A7310HAR. In Idaho, Policies A73100ID and A7310HID. In Oklahoma, Policies A73100OK and A7310HOK.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York. WWWQ | 1932 Wynnton Road | Columbus, GA 31999

ACCIDENT ADVANTAGE

Accidents happen. Help make sure your employees are prepared.

Peace of mind doesn't happen by accident. It occurs when your employees have a plan that helps protect them in the event of the unexpected — such as a fall on the front steps or when a child gets hurt at soccer. But when an injury does occur, you can help them stay in control of the costs with Aflac Accident Advantage.



Now they can focus on recovery instead of bills — at no direct cost to your business.

Even if your employees have medical insurance, they may still have out-of-pocket expenses such as deductibles, co-pays and other costs. Aflac Accident Advantage pays cash benefits directly to them¹ that they can use for any expense, from groceries to bills. Best of all, it comes from Aflac, a name families have trusted for more than 60 years.

In addition to delivering cash benefits, Aflac offers:

- One Day Pay,SM only from Aflac²
- Cash benefits paid directly to your employees to use as they see fit
- Portable – Employees can take the plan with them wherever they go
- A wellness benefit they can use for routine, preventative care

FACT NO. 1

ABOUT **1** OUT OF **8**

people seek medical attention for an injury.³

FACT NO. 2

\$5,500

the average medical expenses for an accidental injury.³

Being prepared for whatever life brings is no accident.

The financial fallout from accidents is often surprising. Aflac Accident Advantage can help your employees pay for the unexpected costs, so they can focus on getting better.

This information refers to benefit ranges for Policy Series A36000 and is for illustrative purposes only. The table below is not a comprehensive list of all benefits available through the policy. Please refer to the product brochure or benefit summary for a more detailed list of benefits. Policies/riders may not be available in all states, and coverage and benefits may vary by state. Please refer to your state's policies/riders for benefits, limitations and exclusions.

Aflac Accident Advantage benefits⁴

BENEFIT	ACCIDENT ADVANTAGE (24-HOUR) OPTIONS 1-4
Accident Treatment	<ul style="list-style-type: none"> • \$130-\$200 ER w/ X-ray • \$80-\$150 Office w/ X-ray • \$100-\$170 ER no X-ray • \$50-\$120 Office no X-ray
Wellness	\$60 per calendar year, per policy
Organized Sporting Activity	Additional 25 percent of benefits payable up to \$1,000 per policy, per calendar year
Initial Accident Hospitalization	<ul style="list-style-type: none"> • \$500-\$1,500 regular hospital admission • \$750-\$2,500 ICU admission
Accident Hospital Confinement	\$150-\$300 per day, up to 365 days
ICU Confinement	\$300-\$500, up to 15 days
Ambulance	\$120-\$250 ground, \$800-\$1,875 air
Appliances	\$25-\$350
Accident Follow-up Treatment	\$25-\$40, up to six
Therapy (Physical, Speech & Occupational)	\$25-\$40, up to 10
Accident Specific Sum Injuries	\$20-\$13,000
Blood/Plasma/Platelets	\$100-\$300
Major Diagnostic/Imaging Exams (MRI, CT Scan, etc.)	\$100-\$250, one per person, per calendar year
Prosthesis-New/Repair-Replacement	\$375-\$1,000/\$375-\$1,000
Rehabilitation Facility	\$75-\$200 per day
Home Modification	\$1,000-\$4,000
Accidental-Death	\$5,000-\$200,000
Accidental-Dismemberment	\$200-\$50,000
Family Support	\$20 per day, up to 30 days
Continuation of Coverage	After six months, waive up to two months
Waiver of Premium	36 months
Transportation	\$200-\$700 per trip, up to three per year (>50 miles)
Family Lodging	\$75-\$150 per night, up to 30 days (>50 miles)

Available Riders

Additional Accidental-Death Benefit	\$7,000-\$35,000
Aflac Plus	Yes

¹Unless otherwise assigned.

²One Day PaySM available for most property documented, individual claims submitted online through Aflac SmartClaimSM by 3 PM ET. Aflac SmartClaimSM not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Aflac processes most other claims in about four days. Processing time is based on business days after all required documentation needed to render a decision is received & no further validation and/or research is required. Individual Company Statistic, 2015.

³Injury Facts, 2014 Edition, National Safety Council.

⁴This is a brief product overview only. Benefit amounts shown are ranges for Options 1-4. Benefit payout varies according to coverage option selected. Products and benefits vary by state and may not be available in some states. The policy has limitations and exclusions that may affect benefits payable. Refer to the policy for complete details, limitations and exclusions.

In Arkansas, Policies A36100AR - A36400AR & A3630FAR. In Oklahoma, Policies A36100OK - A36400OK & A3630FOK. In Texas, Policies A36100TX - A36400TX & A3630FTX.

Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Life Assurance Company of New York, WWHQ | 1932 Wyrntori Road | Columbus, GA 31999

AFLAC CHOICE

HOSPITAL CONFINEMENT INDEMNITY INSURANCE – OPTION 1

Policy Series B40000

HIC

Life is full of tough choices, but this isn't one of them.

Aflac Choice makes selecting the right coverage easier and less stressful. With your trusted Aflac agent you can tailor Aflac Choice to meet your specific needs and enhance your existing coverage. Choose the options you want and ignore the rest.

Here's how we can help

Aflac Choice offers our best selection of hospital-related benefits to help with the expenses not covered by major medical, which can help prevent high deductibles and out-of-pocket expenses from derailing your life plans.

If choosing the right coverage has given you one giant headache in the past, don't worry. We're here to help.

Why Aflac Choice may be the right policy for you

- It's customizable. You choose the plan that's right for you based on your specific needs. It also works well with our other products.
- Guaranteed-issue options available—that means there is no medical questionnaire required.
- We pay cash directly to you (unless you tell us otherwise)—not the doctor or hospital.



Understand the difference Aflac makes in your financial security.

Aflac pays cash benefits directly to you, unless otherwise assigned, for covered hospital expenses. We provide you with financial resources to help you overcome some of the unexpected expenses associated with a visit to the hospital, giving you less to worry about so you can focus your energy on getting better.

How it works



POLICYHOLDER FEELS A SHARP PAIN IN HIS RIGHT SIDE.

Decides to visit his urgent care clinic for care.



DOCTOR DIAGNOSES APPENDICITIS,
sends patient to hospital by ambulance.



PATIENT HAS LAB TEST
& diagnostic exam in hospital ER. Undergoes surgery and released after 3 days.

Choice 1

\$1,600

Aflac Choice Policy

Choice 2

\$2,200

Policy + Hospital Stay
and Surgical Care Rider

Choice 3

\$2,010

Policy + Extended
Benefits Rider

Choice 4

\$2,610

Policy + Both Riders

The above example is based on four scenarios. **Choice 1 Scenario:** Policyholder has the Aflac Choice policy only; includes a Hospital Confinement Benefit of \$1,500 and a Hospital Emergency Room Benefit of \$100. **Choice 2 Scenario:** Policyholder has the Aflac Choice policy plus the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). **Choice 3 Scenario:** Policyholder has the Aflac Choice policy plus the Extended Benefits Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, and an Ambulance Benefit of \$200 (ground). **Choice 4 Scenario:** Policyholder has the Aflac Choice policy plus both the Extended Benefits Rider and the Hospital Stay and Surgical Care Rider; includes the benefit amounts from Choice 1 Scenario (shown above), plus a Physician Visit Benefit of \$25, a Laboratory Test and X-Ray Benefit of \$35, a Medical Diagnostic and Imaging Exams Benefit of \$150, an Ambulance Benefit of \$200 (ground), an Initial Assistance Benefit of \$100, a Surgery Benefit (appendectomy) of \$200, and a Daily Hospital Confinement Benefit of \$300 (hospitalized for 3 days). Benefits may vary by state and benefit option selected. The policy has limitations and exclusions that may affect benefits payable. This brochure is for illustrative purposes only. Refer to the policy for benefit details, definitions, limitations, and exclusions.

Coverage Options

Choose the Policy and Riders that Fit Your Needs

BENEFIT	DESCRIPTION		
HOSPITAL CONFINEMENT	Pays \$500; \$1,000; \$1,500; or \$2,000. You choose the benefit amount at the time of application. Payable once per calendar year, per covered person.		
REHABILITATION FACILITY	Pays \$100 per day; limited to 15 days per confinement. Limited to 30 days per calendar year, per covered person.		
HOSPITAL EMERGENCY ROOM	Pays \$100 per day for treatment in a hospital emergency room. Limited to 2 payments per calendar year, per covered person.		
HOSPITAL SHORT-STAY	Pays \$100 for hospital stays of less than 23 hours. Limited to 2 payments per calendar year, per policy.		
WAIVER OF PREMIUM	Yes		
CONTINUATION OF COVERAGE	Yes		
OPTIONAL RIDERS	DESCRIPTION		
EXTENDED BENEFITS RIDER	<p>Physician Visit Benefit: Pays \$25 per day for visits (including telemedicine) to a physician, psychologist or urgent care center.</p> <table><tr><td>Individual Coverage: Limited to 3 visits per calendar year, per policy.</td><td>Insured/Spouse & Family Coverage: Limited to 6 visits per calendar year, per policy.</td></tr></table> <p>Laboratory Test and X-Ray Benefit: Pays \$35; limited to 2 payments per covered person, per calendar year.</p> <p>Medical Diagnostic and Imaging Exams Benefit: Pays \$150 for a covered exam, limited to 2 exams per covered person, per calendar year. Benefits payable for a variety of medical diagnostic and imaging exams, including sleep studies.</p> <p>Ambulance Benefit: Pays \$200 per day (ground) or \$2,000 per day (air) for transportation to or from a hospital. The benefit is limited to two trips, per calendar year, per covered person.</p>	Individual Coverage: Limited to 3 visits per calendar year, per policy.	Insured/Spouse & Family Coverage: Limited to 6 visits per calendar year, per policy.
Individual Coverage: Limited to 3 visits per calendar year, per policy.	Insured/Spouse & Family Coverage: Limited to 6 visits per calendar year, per policy.		
HOSPITAL STAY AND SURGICAL CARE RIDER	<p>Initial Assistance Benefit: Pays \$100 once per calendar year, per rider, when a covered person requires a hospital admission.</p> <p>Surgery Benefit: Pays \$50-\$1,000 for a covered surgery. Limited to one payment per 24-hour period, per covered person.</p> <p>Invasive Diagnostic Exams Benefit: Pays \$100 per day for one covered exam, per covered person, per 24-hour period.</p> <p>Daily Hospital Intensive Care Unit Confinement Benefit: Pays \$500 per day, per covered person, for up to 30 days.</p> <p>Daily Hospital Confinement Benefit: Pays \$100 per day, per covered person, for up to 365 days.</p> <p>Second Surgical Opinion Benefit: Pays \$50 once per covered person, per calendar year.</p>		
AFLAC PLUS RIDER	Ask your Aflac agent about the Aflac Plus Rider!		