

Benefits Overview & Open Enrollment 2027

ARCHDIOCESE *of* MILWAUKEE
St. Raphael
Health Plan
Together in Benefits • For your Health and Well-Being

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St. Raphael Health Plan

- Self funded plan established in 2010
- The primary advantage of a self-funded plan is the potential for cost savings
- The funds collected from the participating locations are paid into the St. Raphael Health Plan Trust and are used to pay claims, stop loss insurance, and administrative fees
- 2027 claims are projected to be \$40,000,000
- Our partners include United Healthcare, Caremark, Delta Dental (for dental and vision insurance), UNUM, Benefit Allocation Systems LLC, Catholic Mutual Group, and Catholic Benefits Association

Nice-to-know Information

- 171 locations (parishes, schools, religious orders, Catholic organizations) participate in the St Raphael Health Plan
 - This equates to approximately 2,200 employees, 4,100 members
 - An average of two locations join the Plan every year
- Sixty-five percent of employees are currently on the Choice Plus PPO plan; 35 percent are on the Choice Plus HDHP

Benefits Portfolio

- **Medical Insurance** – Two Plan Options:
 - United Healthcare Choice Plus PPO Plan
 - United Healthcare Choice Plus High-Deductible Health Plan (HDHP), *HSA Compatible*
- **Prescription Drug Coverage** through CVS/Caremark; members must use their Caremark ID card for prescriptions (not the UHC ID card)
- **Dental Insurance** through Delta Dental of Wisconsin
- **Vision Insurance** – through Delta Dental of Wisconsin. Two Plan Options:
 - *DeltaVision* Base
 - *DeltaVision* Premier
 - These plans use the Insight Network and are administered by EyeMed
- **UNUM Life, AD&D, and LTD Insurance** – Premiums 100% Employer Paid; must work 30+ hours to be eligible
- **UNUM Short Term Disability Insurance** – Premiums 100% Employee Paid; must work 30+ hours to be eligible; payroll deductions are after tax
- **United Healthcare Critical Illness Protection, Accident Protection, Hospital Indemnity Protection** – Premiums 100% Employee Paid; payroll deductions are after tax
- **UNUM Employee Assistance Program** – Premiums Paid by SRHP

United Healthcare Choice Plus PPO Plan

EFFECTIVE JANUARY 1, 2027

- Deductibles:
 - **\$2,000** Employee/**\$4,000** Other coverage tier in-network
 - **\$6,000** Employee/ **\$12,000** Other coverage tier out-of-network
- Coinsurance 80/20 in-network, 60/40 out-of-network
- Out of Pocket Maximum per calendar year:
 - **\$4,000** Employee/**\$8,000** Other coverage tier in-network
 - **\$12,000** Employee/**\$24,000** Other coverage tier out-of-network
- Preventive care is covered before you meet the deductible
- Prescription copays available immediately
- Rx copays apply to combined out-of-pocket maximum (i.e., both medical and Rx expenses go towards meeting the OOP max)
- PrudentRx is available with this plan
- ID cards are not reissued for the new Plan year
- Coverage and rate tiers added to be more equitable regarding the employees' cost share; this change may also positively affect your benefits expenses for 2027

United Healthcare Choice Plus High Deductible Health Plan (HDHP)

EFFECTIVE JANUARY 1, 2027

- Deductibles:
 - **\$3,500** Employee/**\$7,000** Other coverage tier in-network
 - **\$10,500** Employee/**\$21,000** Other coverage tier out-of-network
- Coinsurance: 80/20 in-network; 60/40 out-of-network
- Out-of-Pocket Maximum:
 - **\$7,000** Employee/**\$14,000** Other coverage tier in-network
 - **\$21,000** Employee/**\$42,000** Other coverage tier out-of-network
- Preventive care is covered before you meet the deductible
- Prescription copays available *once deductible is met*
- Rx expenses (prior to satisfying the deductible) and Rx copays apply to combined OOP maximum (i.e., both medical and Rx expenses go towards meeting the OOP max)
- PrudentRx is not available with this plan
- This plan is Health Savings Account (HSA) *compatible*; the member must set up his/her own Health Savings Account
- ID cards are not reissued for the new Plan year
- Coverage and rate tiers added to be more equitable regarding the employees' cost share; this change may also positively affect your benefits expenses for 2027

CVS/Caremark is our Prescription Drug Provider

- On the Choice Plus PPO plan, Rx copays apply immediately
 - Rx copays apply to combined OOP maximum (i.e., both medical and Rx copays go towards meeting the OOP max)
- On the Choice Plus HDHP, Rx copays apply *once the deductible is met*
 - Rx expenses and copays apply to combined OOP maximum (i.e., both medical and Rx expenses go towards meeting the OOP max)
- PrudentRx is available on the Choice Plus PPO plan only
- Members must use their CVS/Caremark ID card to access medications
- Rx ID cards are not reissued for the new Plan year

Spousal Surcharge - \$300 per Month

EFFECTIVE JANUARY 1, 2027

The spousal surcharge applies to employees whose spouses have access to their own employer-sponsored coverage but elect to stay on the St Raphael Health Plan *for medical insurance*.

Why implement a spousal surcharge?

- To control medical plan costs
- To lower benefits expenses and be better stewards of the donor funds received
- To discourage dual plan enrollment

Implementation requires the following:

- All employees electing EE+Spouse or Family coverage must complete and return a signed affidavit to you, their employer, noting their exemption from the surcharge
- The affidavits must be saved for the entire Plan year and available for reference if needed
- The Business Manager/DAS/HR Manager will compile a list of who elected EE+Spouse or Family coverage *and did not submit an affidavit* (step by step instructions and a template will be provided)
- This list must be emailed to healthinsurance@archmil.org by November 20, 2026
- Employees with the surcharge will be listed separately on your 2027 invoices
- The surcharge should be deducted pretax if you have a Section 125 plan in place. If you do not, the deduction should be after tax

Resources – to Help with Important Decisions

Francis, LLC; 866-232-6457; info@francisway.com

Timothy Shirk, Financial Planner & SHIP Counselor, at Francis is available to assist our employees with retirement planning, and Health Savings Account and Medicare education.

HEALTH SAVINGS ACCOUNTS (HSAs)

Please share the link and information below with your employees:

To learn more about HSAs including where to go to sign up for one, please register for the **live HSA webinar** on November 4, “Why is Everyone Talking about Health Savings Accounts (HSAs)?”

- [Upcoming Live Webinars | Francis LLC.](#)

RETIREE HEALTH INSURANCE

On October 20 at 4:00 pm, Tim will be addressing all-things Medicare as well as options for anyone considering retirement prior to Medicare eligibility. More information to come, but please mark your calendars now.

For personal assistance with retirement decisions, employees can go to francisway.com/Medicare to schedule an in-person or virtual appointment with Tim.

Dental Insurance from Delta Dental of Wisconsin

- Extensive network
- Coverage varies based on the *provider* contract arrangement
 - Fees for services are discounted most at PPO Providers
- Benefits maximized if PPO Providers are used
- Diagnostic and preventive services are covered at 100%
- Basic and major services covered at 100% at PPO Providers and at 80% at Premier and out-of-network providers
- Orthodontic coverage for dependents to age 26
- Evidenced-based Integrated Care Plan
 - Provides additional cleanings and fluoride treatments to individuals with specific medical conditions that have oral implications
- Maximum Benefit Bonus Account
 - A portion of your unused annual maximum is added to this account for future use if/when needed
- Coverage and rate tiers added to be more equitable regarding the employees' cost share

DeltaVision Base & Premier Plans

- Annual well-vision exam
- Essential medical eye care for minimal fee
- Generous annual benefit for prescription glasses or contacts
- Coverage and rate tiers added to be more equitable regarding the employees' cost share

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UNUM Life and AD&D Insurance

- Core benefit for full-time lay employees – 100% employer paid
- Life benefit up to \$50,000, portable; salary data in MyEnroll.com must be current
- AD&D benefit up to \$50,000 (tax free benefit)
- Double indemnity

UNUM Long Term Disability Insurance

- Core benefit for full-time lay employees – 100% employer paid
- Elimination period is 90 days
- Benefit is 60% of gross monthly salary to a maximum of \$5,000 per month; Salary data in MyEnroll.com must be current

UNUM Short Term Disability Insurance

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United Healthcare Ancillary/Financial Protection Products

- Voluntary benefits for full-time lay employees – 100 percent employee paid
 - 14-day elimination period
 - Benefit period is 11 weeks
 - Benefit is 60 percent of gross weekly earning to a maximum of \$1,000 per week
 - Rates are age banded and based on salary; salary data in MyEnroll.com must be current)
 - Payroll deductions are after tax
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- Critical Illness Protection, Accident Protection, and Hospital Indemnity Protection Plans
 - Voluntary benefits for lay employees working 20+ hours per week, clergy, and religious sisters and brothers
 - 100% employee paid, even for priests
 - Wellness exam benefit is \$50 (limited to one per calendar year per plan)
 - Benefits Assist – automatic payments based on claims data
 - Payroll deductions are after tax
 - Portable

UnitedHealthcare Ancillary Products (cont'd)

- **Critical Illness**

Maximum Benefit Amount: \$10,000 EE/Spouse, \$5,000 Child(ren)

Age banded rates per \$1,000 of coverage

- **Accident Protection**

Covered injuries range from common to serious

Care includes initial (ambulance, emergency room, etc.), hospital/ICU (admission, confinement), and follow up care (wheelchairs, scooters, braces, etc.)

Life, death & dismemberment, and common carrier benefits included

Monthly premium rates:

Employee Only - \$5.94

Employee & Child(ren) - \$11.15

Employee & Spouse - \$9.37

Employee & Spouse & Child(ren) - \$17.26

- **Hospital Indemnity Protection**

\$500 per hospital and/or ICU admission, limited to 3 admissions per year

\$100 per day for hospital and/or ICU confinement, limited to 364 days per year

Monthly premium rates:

Employee Only - \$8.89

Employee & Child(ren) - \$14.38

Employee & Spouse - \$17.20

Employee & Spouse & Child(ren) - \$24.11

UNUM Employee Assistance Program (EAP)

- On-demand mental and emotional health support
- 3 visits per year/issue/person
- Virtual visits/telehealth counseling
- Financial and legal services (limited to one consultation)
- Available to employees and dependents of participating parishes, schools, and Catholic organizations
- Often the first stop in addressing behavioral health issues; note, behavioral health is covered under the medical plan as well

Additional Information

- **PrudentRx Specialty Drug Program (Caremark)**
 - Available on the Choice Plus PPO Plan Only; \$0 copay once enrolled in the program
- **Transform Diabetes Care (Caremark)**
 - Enrollment is automatic based on claims data
- **Kaia/Sword (UHC)**
 - Virtual PT program; visit startkaia.com/uhc to get started
- **2ndMD (UHC)**
 - Access to expert second opinions; go to 2nd.com to connect
- **Real Appeal Weight Management Program** (“new and improved program”); go to myuhc.com or directly to realappeal.com
- **One Pass Select Fitness Program**; go to myuhc.com or directly to onepassselect.com
- **Virtual Doctor Visits (UHC)**. Discounted fees *when using virtual visit provider networks*. Connect via [myuhc.com/virtual visits](http://myuhc.com/virtual-visits) or the UHC app
- **Zerigo Skin Health Program (Caremark)**
 - At-home light therapy treatment for chronic skin conditions
- Members will periodically receive emails and text messages from our carriers promoting a particular program. If members have questions, they should call the number on the back of the respective ID card
- Information specific to our health plans and tailored to our members based on their claims data is available at myuhc.com, Caremark.com, and deltadentalwi.com (dental & vision) or via the carrier apps
- **NOTE:** Benefits documents, notices, and helpful information are available in the Library under Quick Links in MyEnroll.com

Eligibility & Other Helpful Information

- Benefits eligible employees:
 - Employees who work 20–29 hours per week; no employer subsidy for the medical plan
 - Employees who work 30+ hours per week; *employer subsidy for the medical insurance is required*
- Benefits become effective the first of the month after 30 days of employment except for . . .
 - PT employees moving to a FT status - no waiting period
 - Employees experiencing a Life Event
 - Transfers – no gap in coverage
 - No waiting period for priests and religious sisters and brothers
- The 15/16 Rule for billing applies to the above situations:
 - If the event occurs on days 1-15 of the month, the employer is billed the full premium for that month; if on day 16-30/31 of the month, the coverage is effective on the event date, but the employer is not billed for that coverage until the next month
 - For transferring employees, If the transfer effective date is day 1 – 15 of the month, the receiving employer pays the premium for that month; if on day 16-30/31, the transferring employer pays
- Continuation of Coverage is offered to terminating employees *if enrolled in the medical plan at the time of termination*
 - Continuation coverage is available for the medical plan only, not the dental or vision plans
 - This offer is selected by the administrator during the termination process in MyEnroll.com
 - Once selected, it is up to the terminated employee to enroll in coverage
 - Documents are mailed to the terminated employee; however, you as the administrator can access them under the Cobra tab if necessary
- **Note:** Deductions for medical, dental, and vision insurance and for the spousal surcharge should be pretax. All other deductions should be after tax. To deduct premium share pretax, you must have a Section 125 Plan in place. If you currently do not have one, please reach out to Diversified Benefit Services at clientservices@DBSbenefits.com for assistance

Open Enrollment for Plan Year 2027

- **November 3 – 17**
- This is an **ACTIVE** open enrollment
- Benefits-eligible employees must be in MyEnroll.com, have a verified email address, and a username and password for the platform
 - If they do not, or if they forgot them, the MyEnroll Support Team is available to assist and can be reached at 800-945-5513 or service@myenroll.com
- Benefits-eligible employees will receive an email from ArchdioceseofMilwaukee@MyEnroll.com on November 3 announcing that open enrollment has started
- Open enrollment is completed online via MyEnroll.com
 - Once logged in, employees simply click on *Get Started Here* to activate the Enrollment Wizard
 - Remember, employees electing EE+Spouse and Family coverage must complete an affidavit and return it to you
 - All benefits documents are in the Library under Quick Links; employees should review these documents prior to engaging the Enrollment Wizard
 - A customizable summary sheet and Excel file to calculate the EE premium share will be emailed to Business Managers and DASs to share with their employees. Use of these is optional, but you may find them helpful
 - All Open Enrollment documents including the slide deck from this presentation will be emailed to all participants and posted on the Parish and School Financial Consulting website
- Finally, remember to **update salary information** for all your employees annually in MyEnroll.com. Accurate salary information is needed for premium and benefits computations and for reporting purposes
 - For part-time employees, please annualize the premium using your best guesstimate

Catholic Benefits Association (CBA)

- CBA exists to protect the conscience rights of Catholic employers
- Mission & Vision:
 - In an environment of increasing secular pressure on our constitutionally guaranteed religious freedom, the CBA is a leading force in the support and defense of all American Catholic Employers seeking to pursue their ministries and businesses in keeping with their Catholic faith
 - Advocates on behalf of Catholic employers through moral guidance, judicial action, and provision of healthcare benefits services
- Parishes, Schools, and Catholic organizations participating in the St Raphael Health Plan are under the umbrella the Catholic Benefits Association

Contact Information

- MyEnroll.com Support Team
800-945-5513, Service@MyEnroll.com
- Maureen Wurster
HR & Benefits Administrator
414-769-3423, wursterm@archmil.org
- Angela Doney
HR Coordinator
414-769-3422, healthinsurance@archmil.org
- Christopher Brown
Chief Financial Officer & Plan Administrator
414-769-3325, brownc@archmil.org

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Questions?



- Parish & School Financial Consulting
- BAAM Leadership Team
- The Business Managers, Directors of Administrative Services, Accountants, Bookkeepers, HR Professionals, and all who administer the St Raphael Health Plan at our 171 participating locations

*Let the favor of the Lord our God be upon us
and prosper the work of our hands.*

Psalms 90:17

ARCHDIOCESE *of* MILWAUKEE
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