

FAQ from the Benefits Overview & Open Enrollment 2025 Webinar October 15, 2025

1. Will we receive UHC Ancillary Products video?

Please go to [Parish Training](#) to access the UHC Ancillary Products video. Remember, all benefits documents including Critical Illness, Hospital Indemnity, and Accident Protection are in the Library in MyEnroll.com.

2. Delta Dental Maximum Benefit Bonus (MBB)—how are the rollover funds tracked?

The rollover of a portion of your unused annual maximum is automatic. To see what is in your MBB account, call the number on the back of your Delta Dental ID card or register for an account at www.deltadentalwi.com.

3. Is the EAP available to all employees?

Yes, the Employee Assistance Program is available to all employees and their dependents at locations that participate in the St Raphael Health Plan. The employee does not need to be enrolled in the medical plan.

4. Does chiropractic care go towards the out-of-pocket maximum on the Choice Plan?

Chiropractic care is subject to deductible and coinsurance, and expenses paid for these services do go towards the OOP maximum. Be sure to call the number on the back of your United Healthcare ID card for coverage specifics since there are limits on the number of visits available per year.

5. Is Accident Protection covered if the accident happens in another country?

No, this coverage is for accidents that occur with the U.S. only.

6. For UNUM, do they use information in MyEnroll.com or a separate portal?

All our insurance carriers use the information that is in MyEnroll.com. That is why it is important that it remains complete and current.

7. We currently offer LTD and STD—are we required to change to UNUM?

No, no one is required to change. The STD that is being offered through the St Raphael Health Plan is voluntary and 100% EE paid. If an EE elects STD and it is also offered STD through their employer, if/when a payout is necessary, the voluntary STD will be adjusted accordingly.

8. It says orthodontic coverage is available through age 19; are children/adult children still covered to age 26?

Yes. On the dental plan, dependent coverage ends on December 31 in the year that the child turns 26. For all other coverage, it ends on the last day of the month in which the child turns 26.

9. How do we keep special needs dependents on the health plan when they turn 26?

When you add or update your dependents in MyEnroll.com, select YES in the Disabled section.

10. For the Wellness Benefit payment of \$50, is the employee required to obtain the wellness visit through UHC?

Yes! We will have the claims form posted in the Library.

11. How does the STD plan handle maternity?

There is a 14-day elimination period, and the maternity benefit is 6 weeks for a vaginal delivery or 8 weeks for a C-section.

12. Many parishes currently allow sick days to carry over to help with those needing short term disability. Now that short term disability is an option being offered, does the Arch have a recommendation as to what parishes should do?

The STD being offered is 100% EE paid, so we do not recommend scrapping your sick time policy. The STD benefit will pay in addition to sick time or PTO offered by the parish, school, or Catholic organization.

13. For our prescription drug coverage, are we required to use CVS pharmacies?

No, we have the Broad Network Pharmacy feature on our Plan which allows us to get medications from an extension national pharmacy network. However, it is always good to ensure the pharmacy that you want to use is in-network. You can do that by going to www.Caremark.com or by calling the number on the back of your CVS Caremark ID card.

If you are taking a Specialty medication, you may be required to use a CVS pharmacy.

14. If you have maintenance prescriptions, do you have to go to a CVS pharmacy? And, if not, since when? I have been able to get one-time prescriptions at other pharmacies, but maintenance prescriptions always had to be from CVS.

In any Plan, there can be situations that require a different approach or requirement. Depending on the medication, there may be restrictions for several reasons. Please keep in mind that prescriptions are controlled substances and because of that, different rules apply. The best practice is to contact Caremark directly via the number on the back of your ID card if you have questions or concerns.

15. Is there a benefit period for LTD? Does the employee have to have STD, and if they do not have STD, do they use PTO days then go on LTD?

There is a 90-day elimination period for LTD, and a schedule of benefits noted in the policy. There is the assumption that the employee will be returning to work, so the benefit is not indefinite. If it is severe enough where there will be no return to work, the employee would reach out to Social Security to inquire about disability income through them.

Sick days and/or PTO typically are used in place of STD if a location does not provide access to STD coverage. As independent employers, every location should have a sick day or PTO policy for their employees. The STD that is being offered through the St Raphael Health Plan is extra.

16. Should all employees be entered in MyEnroll.com?

We would like all employees to be entered in MyEnroll.com. Your benefits-eligible employees (i.e., 20+ hours) must be for ACA reporting purposes.

17. Are premiums pretax on the UHC ancillary plans?

Premiums should be deducted from employees' paychecks after tax. That way, their benefit when a claim is submitted will not be taxed.

18. Do we get notified of employee choices so that we can update deductions on payroll?

After Open Enrollment, you will login to MyEnroll.com, click on Menu, then Reports, then Open Enrollment Deduction Change Report (or another Open Enrollment report that better meets your needs). You may then select your preferred file format for the download. Your employee changes and new corresponding payroll deductions will be noted on this (or similar) report.

19. What are the standards for employer subsidy?

Eighty-five percent Single coverage, 70% Family coverage

20. Why can't we see the library on the Admin page in MyEnroll.com? Can't they show us the library on the admin page?

As an administrator for MyEnroll.com, you have two screens, the administrator screen and the employee screen. To get to your (or anyone else's) employee screen, put your (or their) last name in the Search box. The Library is under Quick Links on the employee profile pages.

21. I really need that user guide. I have no instruction on what I'm supposed to be doing on MyEnroll.com.

The MyEnroll.com Administrator Guide is available on the [Parish Training](#) landing page at archmil.org.

22. Is the parish responsible for covering the premium for Critical Illness, Accident Protection, and Hospital Indemnity if the priest elects it?

No, if the priest elects this coverage, premiums should be deducted from his paycheck.

23. I am seeing Choice Plus for both the Choice (formerly Choice 1000) and Choice Plus HSA plans. Is this an error?

Effective January 1, 2025, out of network coverage is now a part of the Choice (formerly, Choice 1000) plan. The "Plus" signifies this. To differentiate the two Plans, we added "QHDHP" to the HSA compatible plan (formerly, Choice Plus (HSA)). Since the new ID cards that will be issued will note "Plus" for both plans, we thought it best to be consistent.