

**IMPORTANT INFORMATION & REMINDERS!**  
**OPEN ENROLLMENT EDITION**  
October 1, 2024



Open enrollment for calendar year 2025 begins **November 1 and ends November 15**. It is an ACTIVE enrollment which means **employees MUST login to MyEnroll.com and elect their benefits**. This is a good time to also update personal information and add or change beneficiaries.

On November 1, benefits-eligible employees will receive an email from [ArchdioceseofMilwaukee@MyEnroll.com](mailto:ArchdioceseofMilwaukee@MyEnroll.com) notifying them that Open Enrollment has started. Employees will then login to elect their benefits, update personal information, and confirm or change their beneficiaries. Once the employees are logged in, all they need to do is click on *Get Started* to activate the Enrollment Wizard.

All employees should have verified their email address and set up a username and password for MyEnroll.com. If not, please enter/reenter their email under *Contact Info* on their employee profile page. This action will generate a series of emails from [Security@MyEnroll.com](mailto:Security@MyEnroll.com) prompting them to verify their email and set up a username and password.

If employees have forgotten their usernames and/or passwords, please refer to the attached *BAS Username Passwords Guide* or contact the Support Team at 800-945-5513 or [service@myenroll.com](mailto:service@myenroll.com).

Please note:

- 1. Everything for this open enrollment is done online via MyEnroll.com.**
- 2. All benefits-eligible employees must login and elect benefits and/or update personal information.**
3. Benefits documents are in the Library under Quick Links. Most documents for 2025 will be posted next week; all will be posted by November 1.
4. All *benefits-eligible* employees will receive a “heads up” email from [ArchdioceseofMilwaukee@MyEnroll.com](mailto:ArchdioceseofMilwaukee@MyEnroll.com) two weeks before open enrollment begins and on the morning of November 1 to announce that Open Enrollment has started. Please let them know these emails are coming and they are not spam.
5. Deductibles are increasing on the Choice and the Choice Plus (HSA) plans. Details are noted below.
6. Out of network coverage is being added to the Choice plan (formerly Choice 1000).
7. Rates are increasing 5% on the Choice plan; there is no rate increase on the Choice Plus (HSA) plan.
8. The medical and Rx out-of-pocket maximums are now combined under each Plan. Previously, they were only combined on the Choice Plus (HSA) plan.
9. Voluntary (i.e., 100% employee paid) Short Term Disability, Critical Illness, Hospital Indemnity, and Accident Protection plans are now available to locations that offer the medical plan.
10. Priests are not eligible for Short Term Disability coverage. However, they are eligible for Critical Illness, Hospital Indemnity, and Accident Protection coverage. Eligibility guidelines are noted below.
11. All plans reset January 1 of each calendar year. There is no deductible carryover provision on our plans.

12. If you are considering a change to your employer subsidy, please do not delay in notifying the Support Team at 800-945-5513 or [service@myenroll.com](mailto:service@myenroll.com) or Maureen Wurster at [wursterm@archmil.org](mailto:wursterm@archmil.org).

Please share this information with your employees and contact Tania Howell at [howellt@archmil.org](mailto:howellt@archmil.org) or 414-769-3424 or Maureen Wurster at [wursterm@archmil.org](mailto:wursterm@archmil.org) or 414-769-3423 with any questions.

## MEDICAL PLAN CHANGES:

MEDICAL	United Healthcare Choice Plan (formerly Choice 1000) Includes Out-of-Network Coverage	
	In-network	Out-of-network*
Deductible - Individual (formerly \$1,000/NA)	\$1,150	\$2,300
Deductible - Family (formerly \$2,000/NA)	\$2,300	\$4,600
Coinsurance	20%	40%
Out-of-pocket Max - Individual (formerly \$2,000/NA)	\$2,300	\$4,600
Out-of-pocket Max - Family (formerly \$4,000/NA)	\$4,600	\$9,200
Medical & Rx OOP max is combined	Rx copays apply to <i>combined</i> OOP maximum*	
Full monthly premium Individual (5% increase)		\$936
Full monthly premium Family (5% increase)		\$2,436
	*New features	
	United Healthcare Choice Plus (HSA) Plan	
	In-network	Out-of-network
Deductible - Individual (formerly \$1,600/\$3,000)	\$1,800	\$3,400
Deductible - Family (formerly \$3,200/\$6,000)	\$3,600	\$6,800
Coinsurance	20%	40%
Out-of-pocket Max - Individual (formerly \$4,500/\$6,000)	\$4,800	\$6,500
Out-of-pocket Max - Family (formerly \$6,850/\$12,000)	\$7,500	\$13,000
Medical & Rx OOP max is combined	Rx copays apply to combined OOP maximum	
Full monthly premium Individual (no increase)		\$691
Full monthly premium Family (no increase)		\$1,798
DENTAL PLAN CHANGES:	NONE	
VISION PLAN CHANGES:	NONE	
CORE LIFE AND AD&D CHANGES:	NONE	
CORE LONG TERM DISABILITY CHANGES:	NONE	

## NEW PLAN OFFERINGS:

SHORT TERM DISABILITY	
Carrier:	UNUM
Eligible Groups:	Lay employees
Minimum Hours Requirement:	30+ hours per week
Waiting Period (for new hires):	First of the month after 30 days of employment
Payor Information:	100% employee paid
Elimination Period:	14 days

Weekly Benefit: 60% of gross weekly earnings to a maximum of \$1,000 per week

Benefit Period: 11 weeks

Rates: Age banded

Other Features: Rehabilitation and Return to Work Assistance Benefit (up to an additional \$250 per week)  
Waiver of premium

### CRITICAL ILLNESS

Carrier: United Healthcare

Eligible Groups: Lay employees, clergy, religious sisters and brothers

Minimum Hours Requirement: 20+ hours per week

Waiting Period (for new hires): First of the month after 30 days of employment

Payor Information: 100% employee paid

Max Benefit Amount Payable: \$10,000 Employee/Spouse; \$5,000/Child(ren)

Additional Occurrence Benefit: Yes (diagnosis dates must be 180 days apart)

Wellness Exam Benefit: \$50 per calendar year

Monthly Rates: Age banded rate per \$1,000 of coverage

Other Features: Portable

Benefit Assist - automatic payments based on claims data

### HOSPITAL INDEMNITY

Carrier: United Healthcare

Eligible Groups: Lay employees, clergy, religious sisters and brothers

Minimum Hours Requirement: 20+ hours per week

Waiting Period (for new hires): First of the month after 30 days of employment

Payor Information: 100% employee paid

Max Benefits Amount Payable: \$500 per hospital admission, limited to 3 admissions per year

\$100 per day of hospital confinement, limited to \$364 days per year

\$500 per ICU admission payable in addition to hospital admission, limited to 3 admissions per year

\$100 per day of ICU confinement, payable in addition to hospital confinement, limited to 364 days per year

Wellness Exam Benefit: \$50 per calendar year

Employee Only - \$8.89

Employee & Spouse - \$17.20

Employee & Child(ren) - \$14.38

Monthly Rates: Employee & Spouse & Child(ren) - \$24.11

Other Features: Portable

Benefit Assist - automatic payments based on claims data

### ACCIDENT PROTECTION

Carrier: United Healthcare

Eligible Groups: Lay employees, clergy, religious sisters and brothers

Minimum Hours Requirement: 20+ hours per week

Waiting Period (for new hires): First of the month after 30 days of employment

Payor Information: 100% employee paid

Benefits Payable\*: Amounts noted per Injury and Initial, Hospital, and Follow-up Care

Injuries range from common to serious; benefits apply accordingly
Initial care includes ambulance (air & ground), ER, Urgent Care, Physician Office
Hospital care includes admission, confinement, ICU admission, ICU confinement
Follow-up care includes wheelchair, scooters, braces, crutches, boots, casts, etc.
Death & Dismemberment - 100% Employee/Spouse, 50% Child(ren)
Life, loss of hands or feet or a combination of both, \$20,000
Loss of fingers or toes, \$4,000; loss of one finger or toe, \$2,000
Common Carrier (airplane, train, ship, etc.) Life benefit - \$80,000
* See benefits schedule in Plan document

Wellness Exam Benefit:	\$50
	Employee Only - \$5.94
	Employee & Spouse - \$9.37
	Employee & Child(ren) - \$11.15
Monthly Rates:	Employee & Spouse & Child(ren) - \$17.26
Other Features:	Portable
	Benefit Assist - automatic payments based on claims data

**ADDITIONAL INFORMATION AND A FEW REMINDERS:**

**TRAINING OPPORTUNITY** The Office for Parish & School Financial Consulting is hosting a webinar focusing on Open Enrollment and Benefits Changes for 2025 on **Tuesday, October 15, at 2 p.m.** Maureen Wurster will be presenting. This event is for parishes, schools, and Catholic organizations that administer health benefits through the St Raphael Health Plan or are interested in doing so. Please click the following link for more information and to register: [Open Enrollment & Benefits 2025](#)

**PRUDENT RX IS BEING REMOVED FROM THE CHOICE PLUS (HSA) PLAN** PrudentRx is a program that provides access to expensive Specialty Medications at a \$0 copay. This program will remain part of the Choice plan but is **being removed from the Choice Plus (HSA) plan** due to administrative and IRS compliance challenges.

For our members on the Choice Plus (HSA) plan that use specialty medications, please reach out directly to the pharmaceutical company/manufacturer to enroll in their prescription drug assistance program.

**CHIP NOTICE**—Please post a copy of the attached Children’s Health Insurance Program (CHIP) document in a spot where all your employees will see it. I will send this directly to all members along with the open enrollment notice later this month, but it is prudent to have it posted in a common area.

**CONTRACEPTIVE SERVICES OBJECTION NOTICE** The Department for Health and Human Services (HHS) requires religious organizations that do not cover contraceptive services to notify them of their objection to doing so. As a participating employer under the St. Raphael Health Plan, please review and complete the attached objection notice and return it to [howellt@archmil.org](mailto:howellt@archmil.org) by December 1. All notices will be forwarded to HHS.

**SALARY INFORMATION IN MYENROLL.COM** Remember to add/update salary information for all your employees in MyEnroll.com. The Life, AD&D, LTD and STD premiums are calculated based on what is in the Salary field under Employment in each employee profile. If it is not accurate, you are not paying the correct premium, and **you jeopardize the benefit amounts for your employees if/when a payout becomes necessary.** Accurate salary information is also necessary for reporting purposes as well (see below).

**INFORMATION NEEDED FOR REPORTING PURPOSES** All benefits-eligible and benefits-ineligible/part-time employees should be entered in MyEnroll.com. This information is needed for Workers Compensation, Employee Assistance Program eligibility, and the Affordable Care Act reporting.

**WORKERS COMP CODES** Remember, all employees (PT and FT) must have a Workers Compensation code noted in their Employee Profile. A list of the codes along with a corresponding description is posted in the Library under Quick Links.

**NOTE:** To see who among your employees is missing SSNs, salary information, and Workers Comp Codes, download a Census report. When logged in to MyEnroll.com, click on Menus, then Reports, then Census Report. You can export the data to a Word doc, Excel file, or PDF by clicking on one of the tiny icons in the upper left corner of the screen. To enter missing data, go to the Employee Profile pages and click on the Edit link next to each field that needs updating.

**AFTER OPEN ENROLLMENT** To see what changes your employees have made after Open Enrollment closes, download the Open Enrollment Deduction Change Report or the Post Open Enrollment Coverage Change Report. To do so, login to MyEnroll.com, click on Menus, Reports, then select the report you want to view.

As always, more information to follow as it becomes available.