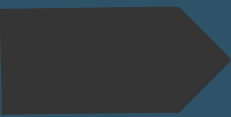


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Benefits  
Overview &  
Open  
Enrollment  
2025

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



# Agenda

- St. Raphael Health Plan – General Information
- Historical Information
- Nice-to-know Information
- Benefits Portfolio
- United Healthcare Choice and Choice Plus Plans
- Dental Insurance from Delta Dental of Wisconsin
- VSP Basic & Premier Vision Plans, UNUM Life, AD&D, and LTD Insurance
- UNUM STD Insurance, United Healthcare Ancillary Products – Critical Illness, Accident Protection, Hospital Indemnity Protection Plans
- OPTUM Employee Assistance Program
- Catholic Benefits Association
- Additional Information
- Open Enrollment 2025
- Contact Information
- Questions?

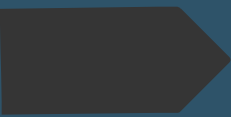
## St. Raphael Health Plan

- Self funded plan established in 2010
- The primary advantage of a self-funded plan is the potential for cost savings
- Insurance premiums are paid into the St. Raphael Health Plan Trust and are used to pay claims, stop loss insurance, and administrative fees
- Approximately \$30,000,000 in premium and claims and expenses are processed each year
- Our partners include United Healthcare, Caremark, Delta Dental, VSP, UNUM, Benefit Allocation Systems, LLC, Catholic Mutual Group, and Catholic Benefits Association



## Historical Information

- Deductibles & Out of Pocket Maximums on the Choice plan have not changed since 2010
- The Single and Family Deductibles on the Choice Plus plan increased by \$100 and \$200, respectively, in January 2024 due to IRS regulations
  - Otherwise, deductibles and out of pocket maximums have not increased on the Choice Plus plan since 2010
- Choice premiums have increased an average of 4% each year since 2010; Choice Plus premiums have increased an average of 3%

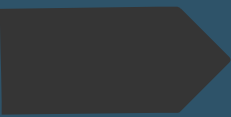


## Nice-to-know Information

- 202 locations (parishes, schools, Catholic organizations) participate in the St Raphael Health Plan
  - This equates to approximately 2,000 employees, 4,000 members
  - Two to three new locations join the Plan every year
- Sixty-nine percent of employees are on the Choice plan; 31 percent are on the Choice Plus plan

## Benefits Portfolio

- **Medical Insurance** – Two Plan Options:
  - United Healthcare Choice Plan
  - United Healthcare Choice Plus – QHDHP Plan, HSA Compatible
- **Prescription Drug Coverage** through CVS/Caremark
- **Dental Insurance** through Delta Dental of Wisconsin
- **Vision Insurance** – Two Plan Options:
  - VSP Basic
  - VSP Premier
- **UNUM Life, AD&D, and LTD Insurance** – Premiums 100% Employer Paid
- **UNUM Short Term Disability Insurance** – Premiums 100% Employee Paid
- **United Healthcare Critical Illness Protection, Accident Protection, Hospital Indemnity Protection** – Premiums 100% Employee Paid
- **OPTUM Employee Assistance Program** – Premiums Paid by SRHP



## United Healthcare Choice

### EFFECTIVE JANUARY 1, 2025

- Deductibles: **\$1,150** Single/**\$2,300** Family in-network; **\$2,300** Single/**\$4,600** out-of-network
- Coinsurance 80/20 in-network, **60/40** out-of-network
- Out of Pocket Maximum per calendar year: **\$2,300** Single/**\$4,600** Family in-network; **\$4,600** Single/**\$9,200** Family out-of-network
- Preventive care is covered before you meet the deductible
- Prescription copays available immediately
- **Out of Network coverage added**
- **Rx copays apply to combined out-of-pocket maximum**
- **Premium rates are increasing 5%**

# United Healthcare Choice Plus

## EFFECTIVE JANUARY 1, 2025

- Deductibles: **\$1,800** Single/**\$3,600** Family in-network; **\$3,400** Single/**\$6,800** out-of-network
- Coinsurance: 80/20 in-network; 60/40 out-of-network
- Out-of-Pocket Maximum: **\$4,800** Single/**\$7,500** Family in-network; **\$6,500** Single/**\$13,000** out-of-network
- Preventive care is covered before you meet the deductible
- If a member has Family coverage, the Family deductible must be met before the insurance kicks in
- Prescription copays available once deductible is met
- Rx copays apply to combined OOP maximum
- **PrudentRx is no longer available with this plan**
- Health Savings Account (HSA) *compatible*; the member must set up his/her own HSA (optional)
- No premium rate increase for 2025



# 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 19 and age 25 if full-time students
- 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
- No rate increase for 2025

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## VSP Basic & Premier Vision Plans

## UNUM Life and AD&D Insurance

## UNUM Long Term Disability Insurance

- In network coverage only
  - Annual well-vision exam
  - Essential medical eye care for minimal fee
  - Generous annual benefit for prescription glasses or contacts
  - No rate increase for 2025
- 
- Core benefit for full-time lay employees – 100% employer paid
  - Life benefit up to \$50,000, portable
  - AD&D benefit up to \$50,000
- 
- 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

## UNUM Short Term Disability Insurance



## United Healthcare Ancillary 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 (be sure the salary data in [MyEnroll.com](https://myenroll.com) is current)
- 
- 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
  - Wellness exam benefit is \$50 (limited to one per calendar year per plan)
  - Benefits Assist – automatic payments based on claims data
  - 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

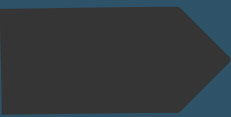
Monthly premium rates:

Employee Only - \$8.89

Employee & Child(ren) - \$14.38

Employee & Spouse - \$17.20

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



OPTUM  
Employee  
Assistance  
Program (EAP)

- On-demand mental and emotional health support
- 3 visits per issue
- Virtual visits/telehealth counseling
- Caregiver education support
- Financial, legal, and mediation services
- Available to employees (and their family members) of participating parishes, schools, and Catholic organizations even if they, themselves, are not enrolled in the medical plan

## Additional Information

- PrudentRx Specialty Drug Program
  - \$0 copay once enrolled in the program
  - Enrollment is automatic based on claims history
  - PrudentRx is only available with the Choice plan
- Transform Diabetes Care
  - Enrollment is automatic based on claims history
- Virtual Doctor Visits – \$54 *when using virtual visit provider networks*
- Rally and Real Appeal Wellness Programs
- One Pass Select Fitness Program
- A wealth of resources for our members at [myuhc.com](http://myuhc.com), [Caremark.com](http://Caremark.com), [deltadentalwi.com](http://deltadentalwi.com), and [vsp.com](http://vsp.com)
- All benefits documents are available in the Library under Quick Links in [MyEnroll.com](http://MyEnroll.com)

## Catholic Benefits Association

- 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

# Open Enrollment 2025

- November 1 – 15
- This is an ACTIVE open enrollment
- **All benefits-eligible employees must be in MyEnroll.com, have a valid 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](mailto:service@myenroll.com)
- All benefits-eligible employees will receive an information-packed email from [ArchdioceseofMilwaukee@MyEnroll.com](mailto:ArchdioceseofMilwaukee@MyEnroll.com) on October 16 announcing the upcoming open enrollment and on November 1 announcing that open enrollment has started
- Everything for this open enrollment is done online via MyEnroll.com
  - Once logged in, employees simply click on *Get Started* to activate the Enrollment Wizard
  - All benefits documents are in the Library under Quick Links
- Remember to **update salary information** for all your employees. Premiums for the Short- and Long-Term-Disability products and the Life and AD&D plans use salaries in their formulas





## Contact Information

- MyEnroll.com Support Team  
800-945-5513, [Service@MyEnroll.com](mailto:Service@MyEnroll.com)
- Tania Howell  
Benefits Assistant  
414-769-3424, [howellt@archmil.org](mailto:howellt@archmil.org)
- Maureen Wurster  
HR & Benefits Administrator  
414-769-3423, [wursterm@archmil.org](mailto:wursterm@archmil.org)
- Kim Kasten  
Treasury Analyst  
414-769-3326, [kastenk@archmil.org](mailto:kastenk@archmil.org)
- Christopher Brown  
Chief Financial Officer & Plan Administrator  
414-769-3325, [brownc@archmil.org](mailto:brownc@archmil.org)

Questions?



Thank you!

- Parish & School Financial Consulting
- BAAM Leadership Team
- The Business Managers, Directors of Administration, Accountants, Bookkeepers, and all who administer the St Raphael Health Plan at our 202 participating locations

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

*Psalms 90:17*

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