

IMPORTANT INFORMATION & REMINDERS!
OPEN ENROLLMENT for Plan Year 2026
October 8, 2025



Open enrollment for calendar year 2026 begins **November 3** and ends **November 17**. It is an ACTIVE enrollment which means **employees are expected to login to MyEnroll.com and elect their benefits**. This is also an opportunity to update personal information and add or change beneficiaries.

On November 3, benefits-eligible employees will receive an email from ArchdioceseofMilwaukee@MyEnroll.com notifying them that Open Enrollment has started. They may login to MyEnroll.com any time until midnight on November 17 to elect their benefits. Once logged in, all they need to do is click on *Get Started Here* to activate the Enrollment Wizard.

As the benefits administrator at your location, your responsibilities prior to Open Enrollment include:

1. Ensure all benefits-eligible employees have a *verified* email in MyEnroll.com.

Note: Benefits-eligible employees are defined as follows:

- Employees that work 20-29 hours per week. These employees may elect coverage, but no employer subsidy is provided for the medical insurance (or the dental and vision insurance if subsidized at your location).
 - Employees that work 30+ hours per week. Premiums for these employees are employer subsidized.
- a. To determine who among your staff needs an email or needs to verify an email, download the Census Report-with Pending Emails. To do so, log in in to MyEnroll.com, click on Menus, Reports, then Census Report– with Pending Emails.
 - b. Enter/re-enter the email addresses as needed. To do so, go to the EE’s profile page, click on Contact Info, then Edit next to Work or Home email. This action will generate a series of emails from Security@MyEnroll.com prompting the employee to verify the email and set up a username and password.
 - c. If employees have forgotten their usernames and/or passwords, they should contact the MyEnroll.com Support Team at 800-945-5513 or service@myenroll.com.
2. Know where to direct employees to access the benefits documents and associated information.
 - a. Benefits documents are posted in the Library in MyEnroll.com; plan year 2026 must be selected to view the new Plan documents. They are not posted yet—we are still waiting for updated documents from our carriers.

Note: When available, you may want to download a set of documents and place them in a central location for easy access.

3. Everything for this open enrollment is done online via MyEnroll.com. Encourage every benefits-eligible employee to login and participate. This is the time for them to ensure that their Social Security Numbers, birth dates, addresses, emails, phone numbers, and beneficiary information are accurate.

Note: We do not terminate anyone for lack of participation; however, we expect all to participate if for no other reason than to update personal information.

4. Let your benefits-eligible employees know that they will receive a “heads up” email from ArchdioceseofMilwaukee@MyEnroll.com two weeks before open enrollment begins (i.e., 10/20) and on the morning of November 3 to announce that Open Enrollment has started. Please let them know these emails are coming and they are not spam.

What is/is not changing?

1. Deductibles and out-of-pocket maximums are increasing on the United Health Care Choice Plus PPO and Choice Plus HDHP (HSA Compatible) plans. Details are noted below.
2. Medical premium rates are increasing 12% on the Choice Plus PPO plan and 3% on the Choice Plus HDHP (HSA Compatible) plan.
3. Out-of-pocket maximums are increasing 12% on the Choice Plus PPO plan and 6% on the Choice Plus HDHP.
4. There is no premium increase for the dental insurance.
5. DeltaVision (Eye Med) is our **new** vision plan for 2026. Details are noted below.
6. There are no rate increases for the Life and AD&D, Lay LTD, STD, Accident Protection, Critical Illness, or Hospital Indemnity plans. However, these rates do change in concert with salary and or attained age changes.

Note: Payroll deductions for the medical, dental, and vision insurance should be made pre-tax (if you have a Section 125 or Section 125 POP plan in place).

Payroll deductions for Short Term Disability, Accident Protection, Critical Illness, and Hospital Indemnity Protection should be made after tax. That way, the benefits are not taxed if/when payout is issued.

7. Medical, dental, and vision insurance premiums for priests continue to be paid 100% by the parish. Priests remain ineligible for Short Term Disability. Priests continue to be responsible for paying 100% of the premium for the Accident Protection, Critical Illness, and Hospital Indemnity plans if elected.
8. All plans reset January 1 each year. There is no deductible carryover provision on our plans.
9. **EMPLOYER SUBSIDY CHANGES.** If you are considering a change to your employer subsidy, please do not delay in notifying Maureen Wurster at wursterm@archmil.org. The deadline for changes is October 22.

PLAN CHANGES for 2026 (in red text):

MEDICAL			United Healthcare Choice Plus PPO In-/Out-of-Network Coverage	
	In-network	Out-of-network		
Deductible - Individual (formerly \$1,150/\$2,300)	\$1,300	\$2,600		
Deductible - Family (formerly \$2,300/\$4,600)	\$2,600	\$5,200		
Coinsurance	20%	40%		
Out-of-pocket Max - Individual (formerly \$2,300/\$4,600)	\$2,600	\$5,200		
Out-of-pocket Max - Family (formerly \$4,600/\$9,200)	\$5,200	\$10,400		
Medical & Rx OOP max is combined	Rx copays apply to <i>combined</i> OOP maximum			
Full monthly premium Individual (12% increase)		\$1,048		
Full monthly premium Family (12% increase)		\$2,728		

			United Healthcare Choice Plus HDHP (HSA Compatible)	
	In-network	Out-of-network		
Deductible - Individual (formerly \$1,800/\$3,400)	\$2,000	\$3,900		
Deductible - Family (formerly \$3,600/\$6,800)	\$4,000	\$7,800		
Coinsurance	20%	40%		
Out-of-pocket Max - Individual (formerly \$4,800/\$6,500)	\$5,100	\$7,000		
Out-of-pocket Max - Family (formerly \$7,500/\$13,000)	\$8,100	\$14,000		
Medical & Rx OOP max is combined	Rx copays apply to combined OOP maximum			
Full monthly premium Individual (3% increase)		\$712		
Full monthly premium Family (3% increase)		\$1,852		

DENTAL		Delta Dental PPO, Premier, or Out-of-Network
Individual Annual Maximum		\$1,500
Deductible – Individual/Family		\$0/\$0
Diagnostic & Preventive (e.g., exams, cleanings, x-rays, sealants)		100%
Basic & Major Services (ER treatment, fillings, root canals, extractions, oral surgery)		100%
Basic & Major Services (crowns, bridges, dentures, implants)		60%
Orthodontic Services Coinsurance/Annual Max (for dependents)		50%/\$1,000
Maximum Benefit Bonus (a portion of unused annual maximum rolls over to new Plan year)		Yes
Evidence-based Integrated Care and Special Health Care Needs Benefit		Yes
Full monthly premium Individual		\$43.02
Full monthly premium Family		\$120.88

VISION DeltaVision (Eye Med)		
	DeltaVision Base	DeltaVision Premier
	Single: \$6.50	Single: \$7.92
	Family: \$17.39	Family: \$21.83

CORE LIFE AND AD&D CHANGES	NONE
CORE LONG TERM DISABILITY CHANGES	NONE

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 weekly gross 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
Monthly Rates:	Employee Only - \$8.89
	Employee & Spouse - \$17.20
	Employee & Child(ren) - \$14.38
	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
Monthly Rates:	Employee Only - \$5.94 Employee & Spouse - \$9.37 Employee & Child(ren) - \$11.15 Employee & Spouse & Child(ren) - \$17.26
Other Features:	Portable
	Benefit Assist - automatic payments based on claims data

ADDITIONAL INFORMATION AND REMINDERS:

OPEN ENROLLMENT & BENEFITS CHANGES WEBINAR The Office for Parish & School Financial Consulting is hosting a webinar focusing on Open Enrollment and Benefits Changes for 2026 on **Wednesday, October 15, at 1:30 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 to register: [Open Enrollment & Benefits 2026](#)

ACCURATE SALARY INFORMATION IN MYENROLL.COM Remember to update salary information annually for ALL your employees in MyEnroll.com. This includes *benefits-ineligible part-time employees*. Please enter an annualized salary, not an hourly rate. Your best guestimate for very part-time employees is fine.

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.

ACCURATE INFORMATION NEEDED IN MYENROLL.COM FOR REPORTING PURPOSES All benefits-eligible and benefits-ineligible part-time employees should be entered in MyEnroll.com, and every employee profile in MyEnroll.com should have current/accurate/complete information. Accurate employee information is needed for Workers Comp, Employee Assistance Program eligibility, and the Affordable Care Act reporting.

NOTE: To see who among your employees is missing data/updated data in MyEnroll.com, 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 Employees' Profile pages and click on Contact Info, Employment, or Dependents, then the Edit link next to each field that needs updating. To access an employee's profile in MyEnroll.com, put their last name in the Search box in the upper left corner of the screen.

AFTER OPEN ENROLLMENT To see what changes your employees have made after Open Enrollment closes and access the 2026 payroll deductions, 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.

Questions? Please reach out to the MyEnroll.com Support Team at service@myenroll.com or 800-945-5513 with questions regarding technical issues or access challenges for MyEnroll.com, or to Maureen Wurster at wursterm@archmil.org with benefits questions.