1

Benefits Overview & Open Enrollment 2026

ARCHDIOCESE of MILWAUKEE

St. Raphael Health Plan

Together in Benefits • For your Health and Well-Being

Agenda

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 $33,000,000 in premium and claims and expenses are processed each year
- 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

4

Nice-to-know Information

- 197 locations (parishes, schools, Catholic organizations) participate in the St Raphael Health Plan
  - This equates to approximately 2,200 employees, 3,900 members
  - An average of two locations join the Plan every year
- Sixty-five percent of employees are on the Choice Plus PPO plan; 35 percent are on the Choice Plus HDHP

Benefits Portfolio

5

- **Medical Insurance** – Two Plan Options:
  - United Healthcare Choice Plus PPO Plan
  - United Healthcare Choice Plus – HDHP Plan, HSA Compatible
- **Prescription Drug Coverage** through CVS/Caremark; members must use their Caremark ID card for accessing prescriptions (not the UHC ID card)
- **Dental Insurance** through Delta Dental of Wisconsin
- **Vision Insurance** – New in 2026 – DeltaVision, Two Plan Options:
  - Base
  - Premier
- **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
- **OPTUM Employee Assistance Program –** Premiums Paid by SRHP

United Healthcare Choice Plus PPO Plan

6

EFFECTIVE JANUARY 1, 2026

- Deductibles:
  - $1,300 Single/$2,600 Family in-network
  - $2,600 Single/ $5,200 out-of-network
- Coinsurance 80/20 in-network, 60/40 out-of-network
- Out of Pocket Maximum per calendar year:
  - $2,600 Single/$5,200 Family in-network
  - $5,200 Single/$10,400 Family 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
- Premium rates are increasing 12% on the Choice Plus PPO plan

United Healthcare Choice Plus HDHP

EFFECTIVE JANUARY 1, 2026

- Deductibles: $2,000 Single/$4,000 Family in-network; $3,900 Single/$7,800 out-of-network
- Coinsurance: 80/20 in-network; 60/40 out-of-network
- Out-of-Pocket Maximum: $5,100 Single/$8,100 Family in-network; $7,000 Single/$14,000 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 not available with this plan
- Health Savings Account (HSA) *compatible;* the member must set up his/her own HSA (optional)
- Premium rates are increasing 3% on the Choice Plus HDHP

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

- No rate increase for 2026

DeltaVision Base & Premier Plans

- Annual well-vision exam
- Essential medical eye care for minimal fee
- Generous annual benefit for prescription glasses or contacts
- Depending on the plan/coverage elected, rates are 2% to 11% *lower* with DeltaVision

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

- 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

United Healthcare Ancillary/Financial Protection Products

- 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

11

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

12

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
- Often the first stop in addressing behavioral health issues
- Management resources available to assist employers in dealing with challenging employee situations

Additional Information

- **PrudentRx Specialty Drug Program thru Caremark**
  - *Available on the Choice Plus PPO Plan Only*
  - $0 copay once enrolled in the program; enrollment is automatic based on claims
- **Transform Diabetes Care through Caremark**
  - Enrollment is automatic based on claims
- **Virtual Doctor Visits** – discounted fees *when using virtual visit provider networks*
- **2ndMD**
  - If unsure about a diagnosis, recommended surgery, or treatment plan, an expert second opinion is available
- **Real Appeal** Weight Loss/Mentor Program
- **One Pass Select** Fitness Program
- Monthly wellness emails from United Healthcare to share with staff
- Information specific to members and our health insurance Plan is available at myuhc.com, Caremark.com, and deltadentalwi.com (dental & vision)
- **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 required
  - 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
- **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 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

Open Enrollment for Plan Year 2026

15

- **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 information-packed email from ArchdioceseofMilwaukee@MyEnroll.com on October 20 announcing the upcoming open enrollment and on November 3 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 Here* to activate the Enrollment Wizard
  - All benefits documents are in the Library under Quick Links; employees should review these documents prior to engaging the Enrollment Wizard
- **Employer Subsidies**
  - If you plan to change your ER subsidy, I need to have this change by **Oct 22**
- 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 very part-time employees, please annualize the premium using your best guestimate

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

Contact Information

- MyEnroll.com Support Team
  800-945-5513, Service@MyEnroll.com

- Maureen Wurster
  HR & Benefits Administrator
  414-769-3423, wursterm@archmil.org

- Christopher Brown
  Chief Financial Officer & Plan Administrator
  414-769-3325, brownc@archmil.org

18

Questions?

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

Thank you!

- Parish & School Financial Consulting
- BAAM Leadership Team
- The Business Managers, Directors of Administrative Services, Accountants, Bookkeepers, and all who administer the St Raphael Health Plan at our 197 participating locations

Let the favor of the Lord our God be upon us
and prosper the work of our hands.
Psalm 90:17

ARCHDIOCESE of MILWAUKEE

St. Raphael

Health Plan

Together in Benefits • For your Health and Well-Being