



Q&A for St. Raphael Health Plan and Other Employee Benefit Programs During the COVID-19 Pandemic

This information is intended to answer questions related to the current extraordinary circumstances as a result of the COVID-19 pandemic. As this is still a fluid situation, this information is subject to change.

The following information is for current participants in the St. Raphael Health Plan and Other Benefit Programs. If your location provides insurance outside of the St. Raphael Health Plan, consult with your broker or insurance carrier regarding continuation of coverage and the requirements regarding the payment of premiums.

Question: *Who is covered under the St. Raphael Health Plan?*

Answer: All active employees currently enrolled in St. Raphael Health Plan (SRHP) will continue to be covered under SRHP as long as premiums are paid on time. Coverage would continue for employees who are on the plan whether exempt or non-exempt employees prior to the COVID-19 pandemic. Employees on FLMA leave, Emergency Paid Sick Leave Act, and the Emergency Family and Medical Leave Act are also covered as long as premiums are paid. During this crisis, we have made the decision that employees on the plan would continue to be covered even if their work hours have temporary reduced, or who have been furloughed. These employees will still be considered eligible employees for purposes of plan coverage.

Question: *What is the difference between a lay-off and a furlough?*

Answer: During this crisis, we are treating these terms as the same in that the reduction in work is temporary. This may refer to reduced hours, or no hours worked, due to the current pandemic.

Question: *What happens if the laid-off / furloughed employee is not called back to work?*

Answer: If an employee is not called back to work, when this decision is made the employee should be removed as an active employee to a terminated status. See below for the continuation of coverage.

Question: *Is an employee still eligible for coverage if their hours are reduced or suspended?*

Answer: Yes, if the hours of a currently eligible employee are reduced or suspended due to the COVID-19 pandemic the employee will be eligible for coverage. This would include a lay-off or furlough, as long as the employee is not terminated from employment.

Question: *Is an employee still eligible if they are terminated by their employer?*

Answer: No, terminated employees are no longer considered active employees under the SRHP. Terminated employees may request continuation of benefits coverage and would be subject to the insurance premium rates.

Question: *Are premiums due for the SRPH during the pandemic?*

Answer: Yes. SRHP is a self-insured program and all participating organizations must pay their premiums. The premium sharing between employee and employer is at the discretion of each employer. SRHP is forgiving the April 2020 premium (premium holiday).

Question: *Are the St Raphael Dental and Vision coverage affected?*

Answer: Active employees will continue to be eligible for coverage. If the hours of a currently eligible employee are reduced or suspended due to the COVID-19 pandemic the employee will be eligible for coverage. This would include a lay-off or furlough, as long as the employee is not terminated from employment. At this time, there is no change to the premium payment process for Dental and Vision coverage. Delta has extended their premium grace period from 31 days to 60 days during this crisis. At this time, premium sharing between employee and employer is at the discretion of each employer. [Delta Dental and Delta Vision has prepared an FAQ](#)
VSP understands there may be delays in payments as a result of the current circumstances, and VSP will not spend coverage for any client during this time period if there is a payment delay. You will still receive a cancellation notice since these are automatically generated. While network alternatives may be limited at the moment because of closures and quarantine, VSP feel free to let membership know they are able to purchase materials through the benefits integrated retail website, eyeconic.com

Question: *Is the St Raphael Long Term Disability coverage affected?*

Answer: Active employees will continue to be eligible for coverage. If the hours of a currently eligible employee are reduced or suspended due to the COVID-19 pandemic, employees will remain eligible for coverage, as long as the employee is not terminated from employment. This is a fully insured program with Unum and the monthly premiums need to be paid to ensure coverage.

Question: *Is the St Raphael Life Insurance coverage affected?*

Answer: Active employees will continue to be eligible for coverage. If the hours of a currently eligible employee are reduced or suspended due to the COVID-19 pandemic, employees will remain eligible for coverage through May 31, 2020, as long as the employee is not terminated from employment. This is a fully insured program with The Hartford and the monthly premiums need to be paid to ensure coverage.

Question: *Is the St Raphael AD&D Insurance coverage affected?*

Answer: Active employees will continue to be eligible for coverage. If the hours of a currently eligible employee are reduced or suspended due to the COVID-19 pandemic, employees will remain eligible for coverage through April 30, 2020, as long as the employee is not terminated from employment. This is a fully insured program with Mutual of Omaha and the monthly premiums need to be paid to ensure coverage.

Question: *What if an employee's spouse loses coverage from their employer due to COVID-19?*

Answer: This is a life qualifying event. The employee will need to supply you with a letter from the spouse's employer showing proof of loss of coverage. That letter is submitted with the application for SRHP coverage and will be reviewed for appropriate determination.

Question: *Will retired employees continue to receive their monthly Pension Benefit payments?*

Answer: Yes. There will be no delays or suspension of retirees' monthly pension benefit payment.

Question: *When does unemployment coverage apply?*

Answer: The Church Unemployment Pay Program (CUPP) only applies to those employees who have been terminated. Please view the CUPP information at the link below. Employees of parishes and schools are not eligible for unemployment coverage through the state of Wisconsin.

[Church Unemployment Pay Program Notice to Employer Participants](#)

If you have additional questions, feel free to contact Mandi Kramlich at kramlichm@archmil.org or Chris Brown at brownc@archmil.org.