



# Benefits Overview & Open Enrollment 2025

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





# Agenda

- Prayer
- 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
- Medical, Dental, and Vision Insurance Rates
- UNUM STD Insurance, United Healthcare Ancillary Products – Critical Illness, Accident Protection, Hospital Indemnity Protection Plans
- OPTUM Employee Assistance Program
- Flexible Spending Accounts (FSA)
- Additional Information
- Open Enrollment 2025
- Contact Information
- Questions?





## St. Raphael Health Plan

- Multi-employer plan sponsored by the Archdiocese of Milwaukee
- Self funded since 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
- **Flexible Spending Account (FSA)**



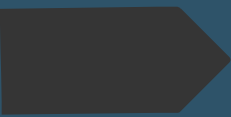


## United Healthcare Choice Plus

### 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 QHDHP (HSA Compatible)

### EFFECTIVE JANUARY 1, 2025

- Deductibles: **\$1,800** Single/**\$3,600** Family in-network; **\$3,400** Single/**\$6,800** out-of-network
- The deductible is **non-embedded** which means a member with Family coverage must meet the Family deductible before the insurance kicks in
- 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
- 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 ramifications
- Maximum Benefit Bonus Account
  - A portion of your unused annual maximum is rolled over into this account for future use if/when needed
- No rate increase for 2025



10

## 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
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- Core benefit for full-time lay employees – 100% employer paid
  - Life benefit up to \$50,000
  - AD&D benefit up to \$50,000
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- 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



## Medical, Dental, and Vision Insurance Rates

Monthly and Per-Paycheck Cost to Employee									
	Arch Pays 85%	Single EE Pays 15% (All Grades)		Arch Pays 85%	Family EE Pays 15% (Grades A-E)		Arch Pays 80%	Family EE Pays 20% (Grades 1-7)	
	Monthly	Monthly	Per Paycheck	Monthly	Monthly	Per Paycheck	Monthly	Monthly	Per Paycheck
<b>UHC Choice</b>	\$795.60	\$140.40	\$70.20	\$2070.60	\$365.40	\$182.70	\$1,948.80	\$487.20	\$243.60
<b>UHC Choice Plus QHDHP</b>	\$587.35	\$103.65	\$51.83	\$1,528.30	\$269.70	\$134.85	\$1,438.40	\$359.60	\$179.80
<b>Delta Dental</b>		\$43.02	\$21.51		\$120.88	\$60.44		\$120.88	\$60.44
<b>VSP Basic</b>		\$6.64	\$3.32		\$18.30	\$9.15		\$18.30	\$9.15
<b>VSP Premier</b>		\$8.80	\$4.40		\$24.26	\$12.13		\$24.26	\$12.13

### Full Monthly Medical Premiums

Choice: \$936.00/Single; \$2,436.00/Family

Choice Plus QHDHP (HSA Compatible): \$691.00/Single; \$1,798.00 Family



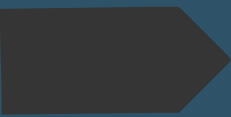
## UNUM Short Term Disability Insurance

- Voluntary benefits for full-time employees (excluding priests) – 100 percent employee paid
- 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

## United Healthcare Ancillary 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
- 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:

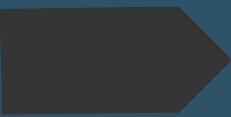
Employee Only - \$8.89

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 sessions
- 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





## Flexible Spending Accounts (FSA)

- Online enrollment at [www.dbsbenefits.com](http://www.dbsbenefits.com) or via the DBS app
- Health Care FSA: \$3,200 max
- Dependent Care FSA: \$5,000 max
- Limited Purpose FSA: \$3,200 max
  - Dental & vision expenses only
  - Only option for employees with HSAs
- Debit Card for Health Care or Limited Purpose FSAs
- Carryover feature
- 90-day runout period
- Termination runout period
- Benefits-eligible employees (i.e., 20+ hours per week) are eligible for FSAs



## 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
  - Call the number on the back of your CVS Caremark ID card to inquire about the program
- Transform Diabetes Care
  - Enrollment is automatic based on claims history
  - If you are diabetic and NOT in the program, call the number on the back of your CVS Caremark ID
- Virtual Doctor Visits – \$54 *when using virtual visit provider networks*; connect with a virtual provider at [www.myuhc.com](http://www.myuhc.com)
- Rally and Real Appeal Wellness Programs. To access Real Appeal, go to [www.realappeal.com](http://www.realappeal.com)
- One Pass Select Fitness Program; [www.OnePassSelect.com](http://www.OnePassSelect.com)
- A wealth of resources for members at myuhc.com, Caremark.com, deltadentalwi.com, and vsp.com
- All **benefits documents** are available in the **Library** under Quick Links in MyEnroll.com AND on the **Y drive** under File Sharing, then Health Insurance Information, then 2025 Health Insurance Information



# Open Enrollment 2025

- November 1 – 15
- This is an ACTIVE open enrollment
- All benefits-eligible employees must have a username and password for MyEnroll.com
  - If you do not, or if you forgot them, contact the MyEnroll Support Team at 800-945-5513 or [service@myenroll.com](mailto:service@myenroll.com) for assistance
- All benefits-eligible employees should have received an email from [ArchdioceseofMilwaukee@MyEnroll.com](mailto:ArchdioceseofMilwaukee@MyEnroll.com) announcing the upcoming open enrollment; if you did not receive it, please check your Junk folder and/or your personal email account
- All benefits-eligible employees will receive an email on **November 1** announcing that open enrollment has started
- Everything for this open enrollment is done online via MyEnroll.com
  - Once logged in, simply click on **Get Started** to activate the Enrollment Wizard
  - All 2025 benefits documents will be in the Library under Quick Links



## Questions?



- 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  
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- Christopher Brown, Chief Financial Officer & Plan Administrator  
414-769-3425, [brownc@archmil.org](mailto:brownc@archmil.org)



 Thank you!

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Together in Benefits • For your Health and Well-Being

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

*Psalms 90:17*