



ARCHDIOCESAN *EARLY RETIREE* HEALTH INSURANCE PLAN 2023 - 2024

An employee and/or his or her enrolled dependents in the Archdiocese of St. Louis Health Insurance Plan may continue full medical/prescription/dental/vision coverage in the Early Retiree Plan if the following eligibility requirements are met by the employee at the time their employment ends:

- Age 55 or older.
- Not yet eligible for Medicare unless under a signed separation/severance agreement for the limited time of the agreement.
- Employee must either have been a half time or more teacher as defined by the Archdiocesan Policy or worked for 1,000 hours or more annually for ten of the prior twelve years to retirement. Employment must have been with a parish, school, or agency of the Archdiocese of St. Louis.
- Currently covered under this Plan for 3 months or longer

An employee who meets the above criteria is able to continue coverage in the Early Retiree Health Insurance Plan until he or she is eligible for Medicare health insurance coverage. The Early Retiree Health Insurance plan coverage will terminate when participants become eligible for Medicare’s health insurance coverage, due to their age or their Social Security Medicare disability approved benefit. Anyone who is covered under a signed separation/severance agreement can participate in the Early Retiree Plan for the limited time of the agreement.

- A covered spouse enrolled as a dependent is able to continue coverage as a dependent in the Early Retiree Plan for five years from the date the employee’s employment ended or until they become eligible for Medicare, whichever comes first.
- A covered child enrolled as a dependent is able to continue coverage as a dependent in the Early Retiree Plan for five years from the date the employee’s employment ended or until they reach 26 years of age, whichever comes first.

Please note the following if an employee meets the aforementioned Early Retiree criteria but is eligible for Medicare at the time their employment ends:

- Their covered spouse is eligible to enroll in the Early Retiree Plan and continue coverage for five years or until the spouse’s own Medicare eligibility date, whichever comes first.
- Their covered dependent child is eligible to enroll in the Early Retiree Plan and continue coverage for five years or until they reach 26 years of age, whichever comes first.

Should an Early Retiree participant obtain dependent(s) and wish to enroll the dependent(s), he or she would have thirty (31) days from the date of the event (marriage/adoption/birth) to submit the request to add the new dependent(s).

If a participant of the Early Retiree Plan terminates coverage, benefits will cease at the end of the last paid month. He or she will not be eligible to enroll back into the Plan at a later date. If a retiree’s former employer terminates participation with the Archdiocese Health Insurance Plan, coverage with the Archdiocese will also terminate. The eligibility requirements, availability, and the terms of the Early Retiree health care provisions are subject to change by the Archdiocese of St. Louis.

The Early Retiree participant will be responsible for paying 100% of the then current premium, plus any regular future premium increases, on a monthly basis. The participant will receive information from WEX Health concerning remittance of premiums. Unpaid premiums will result in retro termination of plan, covered to the end of the month in which a premium payment was last received.

Please see the table below for the monthly premium cost for Early Retiree health insurance:

Early Retiree Health Insurance Plan	Participant Monthly Cost	Participant + 1 Dependent Monthly Cost	Participant + Family Monthly Cost
UnitedHealthcare Standard Plan	\$600	\$1,326	\$1,791
UnitedHealthcare Premier Plan	\$879	\$1,763	\$2,223

If you have any questions, please contact Sally Malinee at sallymalinee@archstl.org.