

**ARCHDIOCESE OF ST. LOUIS**  
**Employee Benefit Plan 2011 – 2012**

**New Teacher Benefits Guide**



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**ARCHDIOCESE OF ST. LOUIS  
Employee Benefit Plan 2011 - 2012**

**Welcome to teaching in the Archdiocese of St. Louis. This brochure contains a brief summary of your benefits. For more detailed plan documents, forms, and schedule of benefits, please access the Archdiocesan Benefits Website.**



**ARCHDIOCESAN BENEFITS WEBSITE**

The Archdiocese maintains an up-to-date benefit website detailing comprehensive benefit information. The website address is: <http://www.archstl.org/hrbenefits>. Click on the appropriate link: “Archdiocesan Employee Benefits.”

Then click on the specific benefit plan on the left for your review.

You will see that each benefit plan offers comprehensive plan documents and forms for your review. The following link is for our health insurance medical plan on this website.

[www.UnitedHealthcare.com](http://www.UnitedHealthcare.com)

The insurance carrier’s website will help you to determine if your personal healthcare providers are In-Network providers.

**BENEFITS ELIGIBILITY CRITERIA FOR EDUCATORS:**

Medical/Dental/Rx/Life Health Insurance with United Healthcare Choice Plus and Delta Dental of Missouri	Half-time or more
Voluntary Life Insurance with Hartford	Half-time or more
Long Term Disability (LTD) with Unum	Half-time or more
Retirement Plan with Diversified Investment Advisors	Half-time or more
Employee Assistance Plan (EAP) with Catholic Family Services	Half-time or more
Flexible Spending Account (FSA) with Tristar Group	Half-time or more
Adoption Assistance Program with Good Shepherd Children & Family Services	Half-time or more

**WAITING PERIOD FOR PLAN TO BECOME EFFECTIVE:**

Medical/Dental/Rx Health Insurance with United Healthcare Choice Plus and Delta Dental of Missouri	No waiting period
Voluntary Life Insurance with Hartford	No waiting period
Long Term Disability (LTD) with Unum	1 <sup>st</sup> of the month after 90 days
Retirement Plan with Diversified Investment Advisors	
• Employer Contributions	1 <sup>st</sup> of the month after one year
• Employee Contributions	No waiting period
Employee Assistance Plan (EAP) with Catholic Family Services	No waiting period
Flexible Spending Account (FSA) with Tristar Group	No waiting period
Adoption Assistance Program with Good Shepherd Children & Family	1 <sup>st</sup> of the month after one year

## **OPEN ENROLLMENT**

As a new or newly returning teacher in our system, your "Open Enrollment Period" is the first thirty-one (31) days of your employment. For a teacher under contract, the effective date of health plan coverage is the earlier of the first day that students are expected to be in class or the first date of your paid employment contract, once the employer receives the completed enrollment form. Although you have 31 days of the aforementioned coverage date to submit your enrollment form to your employer, it is highly recommended that you submit the form prior to the coverage date to ensure your coverage will be effective at the earliest possible date. During this Open Enrollment Period, you may enroll in either of the two health plans with United Healthcare Choice Plus, the Standard or the Premier Plan.

You must enroll during this time in order to receive your benefits. If you choose to not enroll during your first 31 days of the Open Enrollment Period and decide to join at a later date, you will have to have a qualifying event in order to enroll as a *Special Enrollee* or wait until the next Open Enrollment Period held during May, to take effect July 1, 2012.

Changes (enrollments, terminations, or changes) to your Health coverage can be made throughout the year only if preceded by a Life Event/Qualified Status Change, and the change is made within 31 days of the life event/qualified status change. Your benefits change must be consistent with your life event/qualified status change. The following events qualify you for a change in coverage:

- Marriage
- Divorce
- Legal separation
- Birth or placement for adoption of a child
- Death
- Ineligibility of a dependent
- Loss of other coverage (a certificate of creditable coverage as proof of lost coverage will be required)
- Termination of employment
- Change in your employment status or that of your spouse
- Change in health coverage attributable to your employment or that of your spouse
- A court order
- Entitlement to Medicare or Medicaid

**COST OF THE INSURANCE**

Full Time Educator Health Insurance Premiums			
7/1/2011 - 6/30/2012	Employee	Employee +1 Dependent*	Employee +Family
<u>UnitedHealthcare</u> <b>Standard Plan</b>			
Employee Contributions	\$ 65.40 (15%)	\$ 218.50 (25%)	\$ 304.50 (25%)
Employer Contributions	\$370.60 (85%)	\$ 655.50 (75%)	\$ 913.50 (75%)
Total Monthly Premium	436.00	\$ 874.00	\$1,218.00
<u>United Healthcare</u> <b>Premier Plan</b>			
Employee Contributions	\$ 78.60 (15%)	\$ 261.50 (25%)	\$ 365.00 (25%)
Employer Contributions	\$445.40 (85%)	\$ 784.50 (75%)	\$1,095.00 (75%)
Total Monthly Premium	\$524.00	\$1,046.00	\$1,460.00
*One dependent may be either a spouse or a dependent child.			

If you are a full-time teacher at an Archdiocesan school, your monthly payroll deductions for medical, prescription, and dental benefits are shown in the full-time educator table. If you are a half-time or more and less than full-time teacher, see the half-time educator table. Please note that your payroll deducted contribution is dependent upon employment status (full-time or half-time), the insurance plan (Standard or Premier), and the number of dependents covered by you. Please check with your employer to verify your share of the monthly premium.

**WAIVER OF HEALTH INSURANCE**

Employees who waive health insurance coverage must sign a waiver of coverage and indicate why they are waiving their right to coverage. Please complete an *Archdiocese of St. Louis Employee Benefits Information Form*. The form is on the HRBenefits website at [www.archstl.org/hrbenefits](http://www.archstl.org/hrbenefits) click on “Forms” on the left side of the screen. Complete section 7 entitled "Insurance Waiver," if you do not want health insurance coverage. Please give the form to your employer’s benefits administrator.

Half Time or more and less than Full Time Educator Health Insurance Premiums			
7/1/2011 - 6/30/2012	Employee	Employee + 1 Dependent*	Employee +Family
<u>UnitedHealthcare</u> <b>Standard Plan</b>			
Employee Contributions	\$174.40 (40%)	\$ 437.00 (50%)	\$ 609.00 (50%)
Employer Contributions	\$261.60 (60%)	\$ 437.00 (50%)	\$ 609.00 (50%)
Total Monthly Premium	\$436.00	\$ 874.00	\$1,218.00
<u>United Healthcare</u> <b>Premier Plan</b>			
Employee Contributions	\$209.60 (40%)	\$ 523.00 (50%)	\$ 730.00 (50%)
Employer Contributions	\$314.40 (60%)	\$ 523.00 (50%)	\$ 730.00 (50%)
Total Monthly Premium	\$524.00	\$1,046.00	\$1,460.00
*One dependent may be either a spouse or a dependent child.			

## **HEALTH INSURANCE PLAN DESIGN**

A participant of the health insurance plan receives the following three benefits bundled together in one comprehensive plan:

### **1. Medical Coverage: UnitedHealthcare Choice Plus (UHC)**

It is necessary for you to select the health care option that best suits your individual needs. You may choose one of the following two health care options with UHC offered by the Archdiocese:



1. UHC Standard Plan
2. UHC Premier Plan

On the HRBenefits website you will find plan documents, schedule of medical benefits, and more information from United Healthcare Choice Plus (UHC) Standard or Premier Plan. Please refer to page 9 of this booklet for a spreadsheet of benefit comparisons of the two health insurance plans.

The prescription coverage is provided with the medical plan. You present your medical ID card to your pharmacy for coverage.

### **2. Dental Coverage through Delta Dental of Missouri**



Dental coverage is provided with the medical plans and may not be selected separately from the medical plans. The dental program offers two network of dentists, Delta Dental PPO and Delta Dental Premier Network. You or your dependent(s) have the freedom to choose any PPO or Premier dentist at any time. The HRBenefits website contains a summary plan description detailing the Archdiocesan dental plan administered by Delta Dental of Missouri. You will receive your dental ID card at your home address.



### **3. Life Insurance through Unum**

A \$10,000 group term life insurance policy (\$5,000 for age 70 and above) is provided with the medical plans.

## **HOW TO ENROLL IN THE HEALTH PLAN**

To enroll in the United Healthcare Standard or Premier Plan for the medical, dental, prescription and life insurance coverage, you must complete the *Archdiocese of St. Louis Employee Benefits Information Form*. The form is on the HRBenefits website at [www.archstl.org/hrbenefits](http://www.archstl.org/hrbenefits) click on “Forms” on the left side of the screen. Coverage does not commence until you submit the *Archdiocese of St. Louis Employee Benefits Information Form* to your employer. Return the completed form to your employer’s benefits administrator within 31 days of your first day of active employment. Retain a copy for your records. Your medical ID card will be mailed to your home address.

## **ANNUAL OPEN ENROLLMENT PERIOD**

You will have the opportunity to switch to a different health plan near the end of the school year. The health plan you choose now will provide you with coverage through June 30, 2012. If you believe your needs for health care might be better met in the other health plan, you will be given the opportunity in May 2012 to select a new health plan that would take effect July 1, 2012.

## **HEALTH INSURANCE PLAN CHANGES**

The premium rates and the various plan benefits are in place until June 30, 2012, at which time the premiums and/or plan benefits may be modified to continue the best possible health care coverage at a reasonable cost to all, and to ensure the fiscal integrity of the Archdiocesan Employee Benefit Plan.

## **PRE-TAX HEALTH INSURANCE PREMIUM PLAN & FLEXIBLE SPENDING ACCOUNT (FSA)**

Your employee contributions for the health insurance premium will be automatically deducted from your paycheck with before-tax dollars. The goal of the IRS Section 125 Flexible Spending Account is to provide you and your family with the same medical insurance coverage at a lower cost. You may waive this automatic pre-tax election in order to have the premium deducted on an after-tax basis.

An advantage of the after-tax election is the freedom to terminate your health coverage and/or your dependent's coverage any time throughout the year. With a pre-tax election (which saves you money), the Internal Revenue Service (IRS) rule states that you cannot terminate your health insurance coverage during the year unless you have a Life Event/Qualified Status Change, and the change is made within 31 days of the Life Event/Qualified Status Change.

### **Flexible Spending Account**



You may also participate in the Flexible Spending Account (FSA) Medical Reimbursement Plan and/or the Dependent Care Reimbursement Plan. Please review the Tristar Benefits information on the HRBenefits website. It describes the Archdiocesan Flexible Spending Account to assist you in making your pre-tax decision, Medical Reimbursement Plan, and/or Dependent Care Reimbursement Plan.

If you decide to participate in the Medical Reimbursement Plan and/or Dependent Care Reimbursement Plan and/or waive the current Pre-tax election to an After-tax Health Insurance Premium election, you will need to complete the election form entitled *Archdiocese of St. Louis Employee Flexible Spending Account Plan Election Form*. Please return the completed form to your

employer's benefits administrator within 31 days. This election form is on our HRBenefits website

If you choose to waive the pre-tax plan, the health insurance contributions will be withheld from your pay after taxes are applied for the July 1, 2011 thru June 30, 2012 plan year. The waiver will cease on June 30, 2012, at which time you can choose to renew the waiver during next year's Open Enrollment in May, 2012.

## **HOW TO ENROLL IN THE FSA REIMBURSEMENT PLAN AND/OR WAIVE YOUR AUTOMATED PRE-TAX PREMIUM CONTRIBUTION**

To enroll in the Tristar Medical Reimbursement Plan, Dependent Care Reimbursement Plan and/or to waive pre-tax payroll health insurance contribution, you must complete the *Archdiocese of St. Louis Employee Flexible Spending Plan Election Form*. The election form is on the HRBenefits website at [www.archstl.org/hrbenefits](http://www.archstl.org/hrbenefits) click on "Forms" on the left side of the screen. If applicable, give the completed election form to your employer's benefits administrator within 31 days of your first day of active employment. Retain a copy for your records. If you do not choose to participate in the Flexible Reimbursement Plans or to waive the pre-tax premium contribution, you do not need to complete the Election Form.

**MORE BENEFITS.....**



**Diversified Investment Advisors Retirement**

You may save for your future retirement by making voluntary contributions to a 403(b) retirement account with Diversified Investment Advisors (DIA). The retirement account offered by DIA allows several investment choices. To make voluntary contributions, use a *Salary Reduction Agreement Form* and return it to your payroll department. Your contact is Mike Eagen at 314.792.7262 or [Michael\\_Eagen@ajg.com](mailto:Michael_Eagen@ajg.com) or Mona Gooden at 314.792.7263 or [Mona\\_Gooden@ajg.com](mailto:Mona_Gooden@ajg.com) with Gallagher Retirement Services.

Your employer will make a 5.0% contribution into your retirement account starting with your second year teaching contract, if you work half time or more. Contributions come from your employer’s funds and are calculated by multiplying your monthly gross salary by 5%.

**UNUM Long Term Disability (LTD)**



Long Term Disability insurance automatically becomes effective the first of the month after you have completed 90 days of continuous employment. Your employer pays for this benefit. The policy provides some income protection in the event of a long term disability.

**Hartford Voluntary Life Insurance**




This benefit is a voluntary term life insurance plan and is paid for by you. The Hartford Life Insurance Brochure is on the HRBenefits website. It describes the plan and includes the premium table based on your age and coverage amounts. If you want to purchase this voluntary term life insurance coverage, complete the *Hartford Enrollment Form* and return it to your employer’s benefits administrator within 31 days from the first day

of employment. You will be notified of the effective date of this coverage and the amount that will be deducted from your paycheck.

**Employee Assistance Plan (EAP) with Catholic Family Services**

This benefit will be provided at no expense to you through Catholic Family Services. It provides confidential, professional counseling and referral. It is available to you, your spouse, and any dependent children, if you work half time or more.

 <b>Catholic Family Services</b>	
Counseling*	Consultation
Education & Seminars	Assessment & Referral
Crisis Intervention	Toll-free, 24 hour access
*6 Sessions per problem per year Counseling Program	



**Adoption Assistance Program**

The Adoption Assistance Program provides up to \$4,000 in financial assistance to you, if you adopt an eligible child. The international or domestic adoption would be processed through Good Shepherd Children and Family Services, a member of Catholic Charities of St. Louis. Please refer to the HRBenefits website for the Adoption Benefit Plan Document for further details.

**WHO CAN YOU CONTACT FOR BENEFIT QUESTIONS?**

Debbie Morganstern, HR Assistant at 314.792.7545 or [DebbieMorganstern@archstl.org](mailto:DebbieMorganstern@archstl.org)

Anne Hager, Benefits Specialist at 314.792.7544 or [AnneHager@archstl.org](mailto:AnneHager@archstl.org)

Michael Puetz, Director of Benefits at 314.792.7543 or [Puetz@archstl.org](mailto:Puetz@archstl.org)

**<http://www.archstl.org/hrbenefits>**

## NEW EMPLOYEE ENROLLMENT GUIDELINE

**Do you want to enroll in the Archdiocesan Health Benefit Plans (includes Medical, Dental, RX, and Life Insurance)?**

**Yes.** Complete the *Employee Benefits Information Form*

**No.** Complete section 1, 2, 7 and 10 of the *Employee Benefits Information Form*.

**Do you want to enroll in the Flexible Spending Accounts (Medical and/or Dependent Care Reimbursement)?**

**Yes.** Complete the *Flexible Spending Account Plan Election Form*

**No.** There is nothing you need to do.

**Do you want to have your health insurance premium contribution deducted on an After-Tax basis?**

**Yes.** Complete the *Flexible Spending Account Plan Election Form*

**No.** There is nothing you need to do.

**Do you want to enroll in the voluntary 403(b) Retirement Account?**

**Yes.** Complete the *Salary Reduction Agreement Form*

**No.** There is nothing you need to do.

**Do you want to enroll in the Voluntary Life Insurance Plan?**

**Yes.** Complete the *Hartford Voluntary Life Enrollment Form*

**No.** There is nothing you need to do.

These forms can be obtained on the Archdiocesan website at [www.archstl.org/hr/page/forms](http://www.archstl.org/hr/page/forms) or from the school's benefits administrator. Return the completed forms to your school's benefits administrator within 31 days of your employment, which is the earlier of the first day that students are expected to be in class or the first date of their paid employment contract.

**ARCHDIOCESE OF ST. LOUIS EMPLOYEE BENEFITS  
MAJOR PROVISIONS OF THE HEALTH INSURANCE PLAN JULY 1, 2011 – JUNE 30, 2012**

<b>PLAN FEATURES</b>	<b>UNITED HEALTHCARE MEDICAL PLAN – Group #703597</b>			
Employees must choose one of the following two medical plans: United Healthcare Standard Plan or United Healthcare Premier Plan	<b>STANDARD PLAN</b>		<b>PREMIER PLAN</b>	
	<u>In-Network</u>	<u>Out-of-Network</u>	<u>In-Network</u>	<u>Out-of-Network</u>
Calendar Year Deductible (Individual / Family)	\$1,000 / \$2,000	\$2,000 / \$4,000	\$250 / \$500	\$300 / \$600
Out-of-Pocket Maximum (Individual / Family) Out-of-Pocket maximum does not include deductible and copayment.	\$3,000 / \$6,000	\$6,000 / \$12,000	\$1,250 / \$2,500	\$1,500 / \$3,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Coinsurance paid by member	20%	40%	20%	40%
Office Visits	\$30 copay	40%	\$20 copay	40%
Hospital Inpatient Stay	20%	40%	20%	40%
Outpatient Surgery	20%	40%	20%	40%
Outpatient Diagnostic (lab, x-ray, mammography)	\$0 copay	40%	\$0 copay	40%
Emergency Room	\$150 copay	\$150 copay	\$150 copay	\$150 copay
Urgent Care	\$50 copay	40%	\$50 copay	\$50 copay
Mental Health and Substance Abuse - Inpatient	20%	40%	20%	40%
Mental Health and Substance Abuse - Outpatient	\$30 copay	40%	\$20 copay	40%
Home Health Care (limit to 100 visits/ calendar year)	20%	40%	20%	40%
<b>Prescription Benefits</b>	<b>STANDARD PLAN</b>		<b>PREMIER PLAN</b>	
	<u>Pharmacy Retail</u>	<u>Mail Order</u>	<u>Pharmacy Retail</u>	<u>Mail Order</u>
Copays: Tier 1 / Tier 2 / Tier 3	\$10 / \$40 / \$50	\$20 / \$80 / \$100	\$10 / \$30 / \$40	\$20 / \$60 / \$80
Maximum Supply	30 Days	90 Days	30 Days	90 Days

All covered active employees in either the United Healthcare Standard or Premier Plan automatically receive Delta Dental Plan and the Unum Basic Life and AD&D Plan.

<b>PLAN FEATURES</b>	<b>DELTA DENTAL PLAN – Group #1873-1000</b>	
Annual Deductible (Individual / Family)	\$50 / \$100	
	<b>PPO Network</b>	<b>Premier and Non-Network</b>
Preventative Care - (Covered in Full – Deductible Waived)	100%	100%
Basic Care	90%	80%
Major Care	60%	50%
Orthodontia - (Children to Age 19 - \$1,500 Lifetime Maximum)	50%	50%
Calendar Year Maximum (Individual / Family)	\$1,500 / \$3,000	

<b>PLAN FEATURES</b>	<b>UNUM BASIC LIFE AND AD&amp;D PLAN</b>
Life Benefit	\$10,000
AD&D Benefit	\$10,000

The above exhibit attempts to highlight the major provisions of the Employee Benefit Plans. Additional benefits will be found in the prospective plan brochure. In all cases, the Plan Document or Policy will serve as the legal basis for the terms and provisions of coverage. This document is for illustration purposes only.