



## POST-EMPLOYMENT BENEFIT OPTIONS

When your benefit coverage terminates through one of the Archdiocese of St. Louis plans, you may have options to continue coverage. Below is a summary of options that may be available for continuation.

| COVERAGE                                                                                                                                                                                                            | OPTIONS AFTER BENEFITS END                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                          |                                                                                                                                         |
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| <p><b>Health Insurance:</b></p> <ul style="list-style-type: none"> <li>• United Healthcare (UHC) – Medical/Rx: Standard or Premier Plan</li> <li>• Delta Dental - Dental</li> <li>• DeltaVision - Vision</li> </ul> | <p>If your health insurance is terminating, you may:</p> <ul style="list-style-type: none"> <li>• Elect to be covered by the Continuation of Coverage or Early Retiree provision, if eligible. (If you are eligible for Medicare, you are not eligible for this provision).</li> <li>• The Office of Human Resources will mail you Continuation of Coverage information and forms.</li> <li>• Monthly premiums are processed by automatic withdrawal on the 5th of each month.</li> <li>• Premiums may change annually 7/1.</li> <li>• Detailed information is available at <a href="http://www.archstl.org/hrbenefits">www.archstl.org/hrbenefits</a> under the "Ending Employment" icon.</li> </ul> <p style="text-align: center;"><b>UHC Medical/Rx Plans:</b> Effective 7/1/23</p> <table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top;"> <p><b>Standard Plan:</b><br/> <i>employee only:</i> \$600<br/> <i>employee + one:</i> \$1,326<br/> <i>employee + family:</i> \$1,791</p> </td> <td style="width: 50%; vertical-align: top;"> <p><b>Premier Plan:</b><br/> <i>employee only:</i> \$879<br/> <i>employee + one:</i> \$1,763<br/> <i>employee + family:</i> \$2,223</p> </td> </tr> </table> | <p><b>Standard Plan:</b><br/> <i>employee only:</i> \$600<br/> <i>employee + one:</i> \$1,326<br/> <i>employee + family:</i> \$1,791</p> | <p><b>Premier Plan:</b><br/> <i>employee only:</i> \$879<br/> <i>employee + one:</i> \$1,763<br/> <i>employee + family:</i> \$2,223</p> |
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| <p><b>UnitedHealthcare Group Medicare Advantage (PPO) Plan</b></p>                                                                                                                                                  | <p>Effective January 1, 2023, the UnitedHealthcare® Group Medicare Advantage (PPO) plan will be an option for health care and prescription drug coverage.</p> <ul style="list-style-type: none"> <li>• <b>Retiring</b> employees must be entitled to Medicare Part A and enrolled in Part B.</li> <li>• This plan is a custom Medicare Advantage (PPO) plan designed exclusively for retired employees of the Archdiocese of St. Louis.</li> <li>• Questions regarding coverage, eligibility and cost, should be directed to UnitedHealthcare Customer Service toll-free at 1-877-714-0178, TTY 711, 8:00 a.m. – 8:00 p.m. daily.</li> <li>• Additional information is available at <a href="http://www.archstl.org/hrbenefits">www.archstl.org/hrbenefits</a> under the "Ending Employment" icon.</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                          |                                                                                                                                         |
| <p><b>Hartford Basic Life and AD&amp;D Insurance</b></p> <p><b>Hartford Supplemental Life Insurance</b></p>                                                                                                         | <p>If your Basic Life insurance plan is terminating, or if you participated in the Supplemental Life insurance plan and coverage is reduced or ends for any reason except nonpayment of premiums, you may:</p> <ul style="list-style-type: none"> <li>• Convert your group Basic Life plan to an individual policy.</li> <li>• Convert or Port your Supplemental Life plan to an individual policy.</li> <li>• No medical certification is needed.</li> <li>• Application for Portability and/or Conversion and payment of the first premium is required within 31 days after your group coverage ends.</li> <li>• Family members may Port or Convert their coverage as well.</li> <li>• Certain benefits and limits may apply as outlined in the group policies and Notice of Conversion or Portability Form, available upon request or found at <a href="http://www.archstl.org/hrbenefits">www.archstl.org/hrbenefits</a> in the Life Insurance Plans icon.</li> <li>• Premiums will change at this time.</li> <li>• For additional information, contact Hartford’s Conversion &amp; Portability Administrator at 877-320-0484.</li> </ul>                                                                                                  |                                                                                                                                          |                                                                                                                                         |
| <p><b>Empower 403(b) Lay Retirement Plans</b></p>                                                                                                                                                                   | <p>If you participated in the lay employee 403(b) retirement plan, and have questions about your account and distribution options, contact:</p> <ul style="list-style-type: none"> <li>• Empower at 1.866.467.7756; or</li> <li>• A Gallagher representative at 314.792.7262 or 314.792.7261</li> <li>• If you are transferring to another participating Employer/Agency, you are not eligible for a distribution.</li> <li>• <b>Eligible distributions cannot be processed until the final paycheck has been issued.</b></li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                          |                                                                                                                                         |
| <p><b>Tristar Flexible Spending Accounts (FSA)</b></p>                                                                                                                                                              | <p>If you participated in one or both of the Flexible Spending Account Plans:</p> <ul style="list-style-type: none"> <li>• Your salary reductions will terminate.</li> <li>• You will be able to receive reimbursements for Medical Care and/or Dependent Care expenses incurred during the period of coverage prior to your date of termination.</li> <li>• You must file a claim within 30 days following the close of the Plan Year in which the expense arose.</li> <li>• Contact Tristar directly for additional information at 1.800.456.4584 (Option 4).</li> </ul>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |                                                                                                                                          |                                                                                                                                         |

**Unum Long Term Disability (LTD)**

The Long Term Disability Benefit ends on the last day of employment. There is no conversion policy for the Long Term Disability Plan.

**For further inquiries, contact the Office of Human Resources at the following E-mail: [Benefits@archstl.org](mailto:Benefits@archstl.org)**

*Revised 6/2023*