

# St. Luke Benefits & Insurance Services Corp.

## 2020/21 Health Plan

**St. Luke Benefits Team**

February 18, 2020



Diocese of  
Green Bay

# Background

- St. Luke's health plan has not had significant changes to plan design since the plans were originally rolled out in 2010.
- Our health insurance rates have increased less than 2% per year over those 10 years on average with 7% spread over the last 3 years.
- Meanwhile, over the last 20 years Health Insurance premiums have increased over 210% while employee salaries have increased only 56%
- We acknowledge that we offer rich benefits - \$500 PPO plans are not a competitive offer in the market where the average deductible is over \$1700

*Liz Lemon Swindle, Artist*



# What does this mean?

So, if we are to continue to offer a financially viable and sustainable employer-sponsored health insurance plan we need to make some changes:

- Elimination of the PPO \$500 Plan
- Elimination of the Employer Wellness Incentive
- Dependent eligibility verification
- Spousal surcharge \$125 per month
- Partnered Health with Prevea and St. Gianna Clinic

# How will the Spousal surcharge work?

- Enrollment process and spouse coverage
  - Spouse's and spouse's employer documentation
- Additional premium paid by employee, where applicable
- Separate rates invoiced by UMR
- Exceptions
  - Spouse does not have employer sponsored health insurance
  - Employee and spouse both work for a diocesan employer

# What is the Prevea Partnered Health Program?

- Urgent care, primary care (family medicine, internal medicine and pediatrics) and physical and occupational therapy
- Available at designated Prevea Health locations & St. Gianna Clinic
- \$0 - \$20 Co-pay per visit
- HSHS St. Clare Memorial Hospital & Prevea Health Centers across Oconto County are excluded.
- Medicare participants are not eligible to participate in this program.

# What Health Insurance options will be available?

Three health plan options available

- All Plans cover Preventative Care at 100%
- \$1500 PPO Plan
- Two High Deductible Health Plans
  - \$2500 HDHP Plan
  - \$5000 HDHP Plan

# How will this affect my budget?

- Actual budget impact will not be available until after Open Enrollment in May
- Assumptions for those who were in the \$500 PPO plan
  - 50 / 50 split into the \$1500 PPO and HSA \$2500 plans

# Tools – Handouts and Links

- Handouts
- Links [www.gbdioc.org/2020healthplan](http://www.gbdioc.org/2020healthplan)
  - Employer “Health Insurance Impact” Excel worksheet
  - Employee “Health Insurance Calculator” Excel worksheet



# Dental, Vision etc.

- Dental Insurance rates through Delta Dental will increase 18%
- Vision Insurance rates through UMR have no increase
- Long-term Disability rates through UNUM have no increase

# What happens next...

- Parish / School Budgets
  - Rates and Employer/Employee cost sharing of premiums
- Prepare for Open Enrollment processes May 1 - 15
  - Employee Enrollment Guide is available
  - Additional Open Enrollment materials will be available late April

# Thank you.

## **St. Luke Benefit & Insurance Services Corp.**

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