



## **ARCHDIOCESAN *EARLY RETIREE* HEALTH INSURANCE PLAN**

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. Eligible participants will receive a Welcome notice from WEX health regarding electing coverage and submitting premium payments. Unpaid premiums to WEX will result in termination of coverage under the plan.

The Archdiocese has partnered with WEX Health to administer the Early Retiree plan on behalf of the Archdiocese. Once your termination is entered into ArchHR, the date is sent to WEX Health in the upcoming week. Wex will mail a packet to your home to offer health coverage under the Early Retiree plan, **(based on your current PPO or HDHP plan)**. Employees will be sent a Welcome Letter directly from WEX Health with information about electing coverage and submitting premium payments to WEX. The Welcome Letter may take over 2 weeks to be received; however the employee has 60 days to enroll and make payment. Your coverage is backdated to the termination date so there is no lapse in coverage.

WEX also has a member services line to answer all of your questions about your plan and any administrative questions. The WEX Health member services number is 1-866-451-3399

For further inquiries email [askhr@archstl.org](mailto:askhr@archstl.org)

See Medical Rates Below

**UHC Medical Plan Rates: 7/1/2025:**

**Comprehensive Plan:**

Employee only: \$ 823  
Employee+one: \$1,818  
Employee+family \$2,457

**Base Plan (HDHP/HSA):**

Employee only: \$ 620  
Employee+1: \$1,370  
Employee+family: \$1,851

**UHC Medical Plan Rates: 7/1/2026:**

**Comprehensive Plan:**

Employee only: \$ 881  
Employee+one: \$1,945  
Employee+family \$2,629

**Base Plan (HDHP/HSA):**

Employee only: \$ 663  
Employee+1: \$1,466  
Employee+family: \$1,981