



ARCHDIOCESE OF ST. LOUIS

Cardinal Rigali Center
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Office of Human Resources

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Date: December 6, 2021

To: Parish/School/Agency Benefit Administrators

From: Gigi Henson, Director of Compensation and Benefits

Re: Health Insurance Premiums and Plan Changes effective 7/1/2022 – 6/30/2023

Nationwide, medical cost trend is projecting at 6.5% in 2022. As we have experienced a few high dollar claims, including one approaching the \$1MM stop loss threshold; we have successfully negotiated terms with our insurance vendors, to arrive at a BELOW the national average cost increase. As such, after a thorough review of our employee benefits and health insurance claims experience by the Archdiocesan Benefits Committee, Archbishop Mitchell T. Rozanski has approved a 3% premium increase to the Standard and Premier Plans effective for plan year July 1, 2022 through June 30, 2023. Attached please find specific Archdiocesan premium rates for the coming plan year effective July 1, 2022.

The benefits offered under our health insurance plans continue to be competitive with, if not above average and/or better than, benchmarking of other religious and similar size organizations per the 2021 Gallagher National Benchmarking Survey. We are pleased that we are able to continue to offer a quality package of comprehensive medical, prescription, dental, and vision benefits to our employees. To that end, effective January 1, 2022, we will implement two benefit enhancements as summarized below:

- **DeltaVision** will transition to the EyeMed Network, replacing Superior Vision.
- **Roth** after-tax employee contributions will be offered as an option under the Archdiocesan Retirement Plan. Additionally, annual 403(b) contribution limits will increase to \$20,500.

A copy of this letter and summary attachments will be emailed shortly to parish business managers and bookkeepers via their parish archstl.org email account. While you may communicate this news about the health insurance premiums and benefit enhancements to your employees, they will also receive this information directly from our insurance/retirement vendors or during open enrollment, as applicable.

Thank you for your financial and administrative support of employee benefits. If you have any questions or comments, please contact me at 314.792.7034 or gigihenson@archstl.org.

Encls: Premium Insurance Rate Sheets
Delta Vision Eye Med
2022 Retirement Plan Highlights