

Diocese of La Crosse
Lay Group Health Plan
Administrative & User
Guide
Plan Year 2025

What Is Inside?

- ✓ Meet the St. Ambrose Team - Plan Administrators
- ✓ Administrative Definitions
- ✓ User Guide
- ✓ Enrollment
- ✓ Changes
- ✓ Terminations
- ✓ Contact Information
- ✓ Disclosures
- ✓ Voluntary Elections

Third Party Administrators & Plan Administration

Diocese of La Crosse
Lay Benefits

Welcome to the Diocese of La Crosse Lay Benefits enrollment, termination and changes manual.

This packet includes all the information to complete an enrollment, termination or to communicate a change to St. Ambrose Financial Services, our plan administrators.

If you have any questions or desire guidance, please contact St. Ambrose Financial Services at 608-791-2669 or safs@stambrosefinancial.com.

Meet The St. Ambrose Team:

Dan Fitzpatrick, Director of Operations is the primary contact for opening deposit accounts, funds transfers, loan applications, loan draws, general questions about SAFS and administration. dfitzpatrick@stambrosefinancial.com

Angela Domenget, Benefits Manager is the primary contact for all things **benefits management**. She handles general questions about benefits management, ID cards, enrollments, benefit changes and terminations. adomenget@stambrosefinancial.com

Cheryl Cummings, Accounting Manager is the primary contact for all accounting matters including billings, monthly statements, credits and payment processing. ccummings@stambrosefinancial.com

St. Ambrose Financial Services Contact Information:

Phone Number: 608-791-2669

Fax Number: 608-787-8068

General Email: safs@stambrosefinancial.com

Website: stambrosefinancial.com

How To Submit Forms:

St. Ambrose Financial Services recognizes the importance of ensuring personal information remains secure and confidential while also providing a means to submit forms and documents electronically.

St. Ambrose offers a [FREE Secure E-Mail Service](#) allowing users to send emails and attachments with complete confidentiality & security.

St. Ambrose also offers a [New Direct File Upload](#) to upload documents securely.

Feel free to use either the secure document upload or the secure email portal. These two free tools can be found on the homepage of the St. Ambrose website at www.stambrosefinancial.com

User Guide

Eligibility:

- Employees working at least 30 hours per week for 50 weeks per year (1,500 annual hours).
- Full-time teacher or other teacher working at least 30 hours per week during the school year (1,140 annual hours)
- A non-teacher, school-year employee working at least 30 hours per week during the school year (1,140 annual hours)

Additional Family Members Eligible:

- Spouse
- Children, including stepchildren and children placed for adoption with the covered employee, who are up to 26 years old, regardless of student or marital status.
- Dependent Children of any age who are disabled or incapable of self support due to physical or mental disability.

When To Enroll:

- Open Enrollment
- New employees – complete the Enrollment Form within 31 days of the employee's **first day of work in their new schedule of 30+ hours of work per week.**

Changes:

Unless you experience a Qualifying Event, changes to the plan **cannot** be made until the next open enrollment. If you experience a qualifying event, you have **31 days** from the date of the event to make benefit changes.

Qualifying Events Include:

- Change with child's dependent status
- Employment change
- Change in coverage or eligibility under another plan
 - Please note "open enrollment" on a different plan is **not** a qualifying event.

Team members moving from school system to school system or parish to parish and receiving benefits will need special coordination and care during this time. To clarify this process the team member would be a "termination of benefits" from the location that the team member is leaving and an "enrollment" at the new location. This terminology is used to keep the billing correct and provide the team member who is moving an opportunity to utilize their qualifying event to change or elect their benefits without an undesirable gap in coverages. Past and future employment locations that are transitioning a team member like this must coordinate the last day of work and the first day of work with all stakeholders to ensure no lapse of coverage for the team member if that is desirable. Please contact SAFS for more detailed information and the exact process to take when dealing with this type of situation.

Benefits Become Effective:

- Open Enrollment - Effective beginning of plan year – January 1st
- New Employee - First day of the month following the first day of work
- Qualifying Event - Either the first day of the event or the first day of the month following the qualifying event, depending on termination date of coverage previously provided.
- Terminated employees - May continue coverage on a self pay basis as outlined in the Continuation of Coverage section of the Summary of Plan Description found in the document center online at www.stambrosefinancial.com.

User Guide Continued

Coverage Ends:

- Termination of Employment/Non-Renewal of Contract - Last day of the month of last day of work
 - If last day of work falls on the last day of the calendar month, coverage ends on that day.
- Qualifying Event
 - Midnight of first day new qualifying coverage begins.
- Reduction of Hours
 - First day of work in new schedule of less than 30 hours/wk.

Important Plan Information

Notice of Enrollment Rights:

I am aware that if I refuse coverage for myself and/or my dependents (including my spouse) when first eligible because I have other coverage, I may later apply for coverage for me and/or my dependents if eligibility is lost under that other coverage, if the employer stops contributing toward the other coverage or if adding a dependent due to marriage, birth, adoption or placement for adoption. Loss of eligibility may result from one of the following:

1. My spouse loses coverage due to job termination or has a reduction in hours to a status that is ineligible for coverage;
2. My spouse and I divorce;
3. My spouse dies; or
4. The expiration of COBRA for a previous employer.

I am aware if I refuse coverage for myself and/or my dependents (including my spouse) when first eligible because I do not want coverage for whatever reason, I may later apply for coverage for myself and/or my dependents with a marriage or the birth, adoption or placement for adoption of a child.

In addition, you may add a new dependent to your plan as a result of a marriage, birth, adoption, or placement for adoption. Application to add a new dependent must be made within 31 days of the event.

If you qualify for enrollment under any of the above exceptions you must complete and return the signed application to your employer or St. Ambrose Financial Services, Inc. within 31 days of the qualifying event. When adding a dependent to your existing policy, you must complete and return a signed change form to your employer or St. Ambrose Financial Services, Inc. within 31 days of the marriage, birth, adoption, or placement for adoption.

You may also apply for coverage for you and any eligible dependent during the open enrollment period each year.

Eligibility and Effective Date of Coverage:

For newly hired employees, coverage is effective the first of the month following the FIRST DAY OF WORK in a benefit eligible position.

Age Limits for Dependent Children:

Coverage for eligible children will cease at the end of the month in which the child reaches the age of 26.

Contact Us With Questions:

If you have any questions about eligibility of particular enrollment changes, contact St. Ambrose Financial Services at 608-791-2669.