

Lay Group Health Plan **Administrative & User Guide**

Welcome To The Diocese



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Presented By :
ST. AMBROSE
FINANCIAL SERVICES



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Welcome Message



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

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

Meet the St. Ambrose Team



Dan Fitzpatrick

Dan Fitzpatrick, Director of Operations, is the primary contact for opening deposit accounts, funds transfers, loan applications, loan draws, general SAFS and administrative questions.



Angela Domenget

Angela Domenget, Benefits Team, is the primary contact for all things benefits management. She handles general questions about ID cards, enrollments, benefit changes, and terminations



Keith King

Keith King, Accounting Team, is the primary contact for all accounting matters including billings, monthly statements, credits, and payment processing.



Administrative Reminders

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.

We offer a FREE Secure Email Service allowing users to send emails and attachments with complete confidentiality and security.

We also offer a New Direct File Upload where you can securely upload documents.

These two free tools can be found on the homepage of the St. Ambrose Financial Services website at: www.stambrosefinancial.com.

Eligibility and Enrollment

Eligibility

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

Additional Eligibility

- Spouse
- Children, including stepchildren and adopted children of employee, up to 26 years of age - regardless of student or marital status
- Dependent children of any age who are disabled or incapable of self support due to physical or mental disabilities



Enrollment

- Open Enrollment
- New Employees at Hire
 - Complete enrollment forms within 31 days of the employee's first day of work in a position of 30+ hours of work per week





Benefit Changes

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

Qualifying Events

- Change of dependent child's 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 Effective

- **Open Enrollment:** Beginning of plan year (January 1st)
- **New Employee:** First day of the month following employee's first day of work
- **Teachers - School Year:** Effective September 1st, the first day of the month following their first working day in the classroom/school
- **Qualifying Event:** Either first day of the event or the first day of the month following the qualifying event (depends on termination date of previously coverage)
- **Terminated Employees:** Can opt to 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



Coverage Ends

- **Termination of Employment/Non-Renewal of Contract:** Last day of the month in which your last day of work falls
 - If last day of work falls on the last day of the calendar month coverage ends on that day
- **Qualifying Event:** Midnight of the first day the new qualifying coverage begins
- **Reduction of Hours:** First day of work in your new schedule of less than 30 hours per week
- **Teachers - School Year:** August 31st except as follows
 - Timely submission of retirement, non-renewal, i.e., during renewal period: Last day in classroom; typically May 31st or June 30th
 - Late notification of resignation: Will follow regular termination of employment protocol
 - Teacher moves from one location to another within the DOL: Current location retains coverage through August 31st and the new location will provide opportunity to enroll

There will not be any retroactive cancellation of coverage, i.e., teacher submits resignation August 10th after having last day in classroom on May 25th - coverage will be termed effective midnight August 31st; not May 31st.



Voluntary Elections & Disclosures

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 & 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.



The information provided is an outline and guidelines of the Diocese of La Crosse Lay Group Employee Medical Benefit Plan and is not intended to be all inclusive.

St. Ambrose Financial Services Contact Information :

☎ (608) 791.2669 - phone

☎ (608) 787.8068 - fax

🌐 www.stambrosefinancial.com - website

✉ safs@stambrosefinancial.com - general email

✉ finance@stambrosefinancial.com - finance questions

✉ benefitssupport@stambrosefinancial.com - benefit questions