



ARCHDIOCESE OF INDIANAPOLIS

The Church in Central and Southern Indiana

2021 Benefits Summary Full Time Employees



Human Resources

www.archindy.org/hr

Medical Insurance

Medical Insurance Premiums

- Premiums are paid through employee payroll deductions
- Premiums are paid pre-tax. Therefore, once you decline or enroll in this coverage, you must keep that election for the entire plan year. Qualifying events are exceptions. Please go to www.archindy.org/hr for more information on qualifying events.

2021	Employee Medical Cost
Single	\$39.32/pay period
Family	\$211.93/pay period



UnitedHealthcare - Choice Plus Network

- Administered by UMR
- Most preventative services are covered at 100%. This includes annual physicals and diagnostic tests, well baby care, mammograms, routine annual eye exams, immunizations
- Up to \$1,000 per year for smoking cessation and weight loss prescriptions
- Contact UMR at 800-207-3172 or visit www.UMR.com

Plan Feature	Your Responsibility In-Network	Your Responsibility Out-of-Network
Annual Deductible	Individual: \$2,500 Family: \$5,000	Individual: \$5,000 Family: \$10,000
Co-Insurance	30% of expense for service (paid after deductible is satisfied)	50% of expense for service (paid after deductible is satisfied)
Out-of-Pocket Maximum (The OOP Maximum is your combined cost of your deductible and co-insurance)	Individual: \$5,000 Family: \$10,000	Individual: \$10,000 Family: \$20,000

How to find an in-network provider:

1. Call your physician directly and ask if they are in-network with the UHC Choice Plus network

OR

2. Go online
 - a. Go to www.umar.com
 - b. Select "Find a Provider" icon in the middle of the web page
 - c. In the Provider Network box type "UnitedHealthcare Choice Plus Network" and select "Search"
 - d. Scroll down and select "View Providers"
 - e. This will take you to the UnitedHealthcare website where you will be able to enter the Doctor's Name, Facility Name, Clinic Name or even search by Care of Condition



Plan Advisors – a team of specialists at UnitedHealthcare to call regarding any medical plan questions

- Help members navigate through complex health care scenarios
- Serve as liaison between the member, the health plan and care management experts
- Provide cross-functional customer service
- Help members make informed decisions
- (800) 207-3172

Healthcare Cost Estimator – an online tool that gives plan members easy access to the personalized information they need to make more informed health care decisions. Accessible through your www.umar.com account, it provides:

- Estimates based on available fee schedules or contracted rates
- Estimates based on claims averages for a provider when fee schedules/contracted rates are not available
- Information that is personalized to calculate out-of-pocket expenses based on each employer's plan and the current benefit status of each member

It helps plan members research:

- Their procedure by providing in-depth information on more than 100 procedures
- A Care Path – a planned treatment program that may consist of one or more health services for treatment of a condition
- Their provider by offering quality and efficiency measurements for participating providers that allow members to make more informed decisions
- Their costs by allowing members to compare estimated prices of treatment options and also helping to reduce out-of-pocket costs
- The place by helping members locate providers in the area that are most convenient for them

Wellness - incentives for employees and their spouses enrolled in The United Health Plan:

- **Wellness screenings:** \$200 tax-free incentive paid to your HSA/HRA; for employees and spouses enrolled in The United Health Plan who complete an annual physical to include a completed biometric form from a primary care doctor (completed between January 2021 and December 2021)
- **Maternity Wellness Program:** \$800 tax-free incentive paid to your HSA for employees or spouses enrolled in The United Health Plan who complete the program
- **Orthopedic Health Support:** \$1,000 tax-free incentive paid to your HSA/HRA; for employees and spouses enrolled in the United Health Plan who enroll in the program and complete certain orthopedic procedures at Ortho Indy

Health Care Reform

The Archdiocese of Indianapolis believes the health plan offered to employees is a “grandfathered health plan” under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at hr@archindy.org or 1-800-382-9836, ext. 1594.

Health Savings Account-HSA

- Available to eligible employees enrolled in the archdiocesan medical plan
- Archdiocese makes employer contributions on a per pay period basis
- Employees can also contribute on a pre-tax basis through payroll deduction
- HSA accounts will be opened by the Archdiocese on behalf of the employee with Optum Bank
- Account balances rollover year-to-year (no “use it or lose it”), earn tax-free interest, have no monthly fees, and remain with the employee when employment ends
- Tax free withdrawals for medical, dental, vision, prescription drug and prescribed over-the-counter drug expenses
- Contact Optum Bank at (866) 234-8913 or www.optumbank.com



Coverage	Employer Contribution*	2021 HSA Contribution Limits (Employer + Employee)
Individual Coverage	\$46.16/pay period* (\$1,200.16 per year)**	\$3,600 per calendar year \$4,600 for employees age 55 and over
Family Coverage	\$92.32/pay period* (\$2,400.32 per year)**	\$7,200 per calendar year \$8,200 for employees age 55 and over

*These employer contributions are provided for elections effective in the 2021 calendar year only.

** These are the maximum annual contribution amounts; actual amounts received will be prorated based on insurance effective date and HSA account open date.

Flexible Spending Accounts

All Purpose Flexible Spending - For persons covered under a plan outside of the Archdiocese that is not a High Deductible Health Plan (HDHP).

Limited Purpose Flexible Spending – For persons covered under a High Deductible Health Plan. These funds can be used for out of pocket dental expenses, out of pocket vision expenses and post deductible medical expenses such as co-insurance.

Dependent Care – for expenses incurred for childcare



- Pretax dollars deducted directly from the employee’s check each pay
- Use for expenses of the employee, spouse and tax dependents
- Administered by Basic
- Account balances must be used prior to termination or the end of the plan year
- Contact Basic at (800) 372-3539 or www.basiconline.com

2021 Account	Minimum	Maximum
All Purpose/Limited	\$100	\$2,750
Dependent Care	\$100	Single Filing \$2,500 Joint Filing \$5,000

Dental Insurance

Dental Insurance Premiums

- Premiums are paid through employee payroll deductions
- Premiums are paid pre-tax. Therefore, once you decline or enroll in this coverage, you must keep that election for the entire plan year. Qualifying events are exceptions. Please go to www.archindy.org/hr for more information on qualifying events

2021	Dental
Single	\$4.56/pay period
Family	\$23.56/pay period



Delta Dental Insurance

- Deductible is separate from medical coverage deductible
- Can be elected independently of medical coverage
- Annual maximum benefit is \$750 per person for all services except orthodontics;
- Annual maximum benefit for orthodontics is \$1500 per person lifetime maximum up to age 19
- Utilizes two networks – PPO network and Premier network
- For out of network, you are responsible for the entire bill up front; any benefit will be paid directly to you upon processing of the claim
- Contact Delta Dental at (800) 524-0149 or www.deltadentalin.com

Plan Feature	In Network (PPO & Premier) Plan Pays
Diagnostic & Preventive Services Exams Cleanings Fluoride Space Maintainers X-rays	100% Deductible: \$0 2 exams per calendar year
Basic Services Emergency palliative treatment – temporary pain relief Minor Restorative Services – fillings, crown repair Endodontic Services – root canals Periodontic Services – cleanings following periodontal therapy Simple Extractions – non-surgical removal of teeth Other oral surgery – dental surgery Relines and repairs – to bridges, implants and dentures	80% after deductible Deductible: \$50 per person; \$100 per family per calendar year
Major Services Major restorative Services – crowns TMD Treatment – treatment of the disorder of the temporomandibular joint including related films Prosthodontic services – bridges, implants and dentures	50% after deductible Deductible: \$50 per person; \$100 per family per calendar year
Orthodontic Services Up to the age of 19	50% after deductible Deductible: \$50 per person; \$100 per family per calendar year

403(b) Retirement Savings Plan



- Employee contributions are deducted pre-tax each pay, up to an annual maximum contribution amount set by the IRS each year
- All full-time, new employees are automatically enrolled at a 2% contribution rate, which increases 1% automatically each year until it reaches an 8% contribution rate of pay
- Employees may opt-out of automatic contributions and may increase, decrease or stop contributing at any time
- Changes to your contribution percentage can take up to two pay periods to be processed
- Employee contributions are always 100% vested

Employer Contributions

- The Archdiocese matches 50% of employee contributions up to 8% of pay
- Matching funds from the Archdiocese are 100% vested immediately

If you contribute	Archdiocesan match* is an amount equal to	Your total savings is	What you've left on the table
1% of your pay	0.5% of your pay	1.5% of your pay	an amount equal to 10.5% of your pay
2% of your pay	1% of your pay	3% of your pay	an amount equal to 9.0% of your pay
3% of your pay	1.5% of your pay	4.5% of your pay	an amount equal to 7.5% of your pay
4% of your pay	2% of your pay	6% of your pay	an amount equal to 6.0% of your pay
5% of your pay	2.5% of your pay	7.5% of your pay	an amount equal to 4.5% of your pay
6% of your pay	3% of your pay	9% of your pay	an amount equal to 3% of your pay
7% of your pay	3.5% of your pay	10.5% of your pay	an amount equal to 1.5% of your pay
8% of your pay	4% of your pay	12% of your pay	You've left nothing on the table!

Investments and Administrative Fees

- A wide variety of investment options are available through One America
- Default investment options are MFS Lifetime target-date retirement funds which emphasize growth in the early years of your career and lower volatility in later years
- Fees include a flat administrative fee of \$13.50 automatically charged to the account quarterly. An additional percentage may be charged based on your investments

Accessing your retirement plan

- Log on to www.archindyretirement.org
- New hires will be mailed a letter from OneAmerica within the first 10 business days of employment with login information. Please wait to receive this letter before attempting to access your account. If you don't receive this letter or have questions about accessing your retirement account, please call 1-800-858-3829 and hit '0' to speak with customer service
- If you can't remember your user ID or password, contact OneAmerica at 1-800-858-3829 for assistance

Life and Disability Insurance

Life Insurance

Basic Term Life Insurance

- Employees who are full time and work 30 or more hours per week during the school or calendar year are eligible
- All full-time employees automatically receive a basic term life insurance benefit equal to their annual salary
- The cost of this basic life insurance is paid for by your parish, school, or agency

Additional Voluntary Term Life Insurance

- Additional term life insurance is available as a purchase option annually during open enrollment
- Newly hired employees going through their first open enrollment are eligible to enroll with guaranteed issue coverage
- Existing employees who have already completed their first open enrollment will be subject to evidence of insurability
- Guaranteed issue: employees up to \$200,000; spouses up to \$20,000; dependent children up to \$5,000
- Amounts above the guaranteed issue may be purchased with evidence of insurability
- Additional term life insurance premiums are paid directly from your checking account
- Contact Darrel Fitch with WalkerHughes Insurance at (317) 672-4061 or d.fitch@walkerhughes.com

Disability Insurance

Short-Term Disability

- All full-time employees can purchase Short-Term Disability annually during open enrollment
- Newly hired employees going through their first open enrollment are eligible to enroll with guaranteed issue coverage
- Existing employees who have already completed their first open enrollment will be subject to evidence of insurability
- If an employee is unable to work due to a non-work-related illness or injury, Short-Term Disability will pay 60% of the employee's salary after a 15- or 31-day waiting period; benefits continue for up to 90 days
- Short term disability premiums are paid directly from your checking account



Long-Term Disability (LTD)

- Full time employees who work 30 or more hours per week during the school or calendar year are eligible for LTD
- All full-time employees are automatically enrolled in Long-Term Disability Insurance
- If an employee is unable to work due to a non-work-related illness or injury, the plan will pay 60% of their salary after a 90-day waiting period
- The cost of Long-Term Disability insurance is paid by your parish, school, or agency
- Contact Darrel Fitch with WalkerHughes Insurance at (317) 672-4061 or d.fitch@walkerhughes.com

Enrollment for Life and Disability Insurance will not take place in the Open Enrollment portal. Employees must contact Darrel Fitch with WalkerHughes to elect the additional voluntary life insurance or short-term disability insurance prior to 1/1/2021.



Contact **Darrel Fitch** at **317-672-4061** or d.fitch@walkerhughes.com

Work/Family Benefits

Employee Assistance Plan (EAP) – provided at no cost to employees

- Help for employees and their families coping with alcohol/substance abuse, emotional distress, marital/family conflicts, financial and legal problems, work stress and more
- Confidential crisis intervention and counseling to all employees and their family members of up to seven sessions per life event
- Provided through St. Vincent Hospital with counseling locations throughout central and southern Indiana
- Contact the EAP at (317) 338-4900 or (800) 544-9412

Family and Medical Leave

- Provides up to 12 weeks of unpaid leave; tracked on a rolling 12-month period measured backward
- Available to employees with one year of service and 1,250 hours or more worked in the previous 12 months
- To be eligible, absence must be due to one of the following reasons:
 - Birth of a child (you must be the father or mother of the child)
 - Adoption or foster care of a child (you must be the father or mother of the child)
 - Care of a spouse, child or parent because of a serious health condition
 - Care for certain military family leave emergencies
 - Your own serious health condition

Adoption Assistance – provided at no cost to employees upon completion of adoption

- Must have worked for parish, school or agency for one year, be at least age 21, and be eligible for our health insurance plan. A home study from an agency of Catholic Charities in the Archdiocese of Indianapolis is required
- Provides up to \$8,000 reimbursement to help pay for adoption expenses; up to \$10,000 reimbursement for special needs children. Benefits may be taxable. Please consult your tax advisor.

Continuation of Benefits after Loss of Coverage

- Available to you and/or your dependents who lose coverage as the result of termination of employment, divorce, separation, or loss of eligibility for a period of up to 18 months. Up to 60 months is available for an employee over age 60 who has completed at least 10 years of service at the time of termination.
- Cost for medical coverage is \$558.25 per month for single coverage and \$1,497.57 per month for family coverage not including a 2% admin fee
- Cost for dental coverage is \$49.02 per month for single coverage and \$132.60 per month for family coverage not including a 2% admin fee
- Contact HR@archindy.org for more information or to elect continuation of your health insurance

Perkspot

- A discount program for parish, school and agency employees
- Examples of products and merchants include:
 - Home and auto insurance, legal plans, identity theft solutions, travel clubs
 - Computers, software and electronics
 - Department store and apparel
- Go to www.archindy.org/hr and click on the Perkspot widget to register



Important Contact Information
For more benefits information, log on to
<http://www.archindy.org/hr>

Health Insurance

The United Health Plan (UMR)
Plan Advisor: (800) 207-3172
www.umar.com

Prescription Drug Provider

EpiphanyRx
Customer Service: (844) 820-3260
www.epiphanyrx.com

Dental Insurance

Delta Dental
Customer Service: (800) 524-0149
www.deltadentalin.com

Retirement Savings Plan 403(b)

OneAmerica
1(800) 858-3829 – Account information,
distributions and assistance with usernames and
passwords
www.archindyretirement.org

Pension Plan

Lay Employee Retirement Plan for employees hired
prior to 1/1/2012
(317) 236-1594

Perkspot

www.archindy.org
Click on Perkspot to register

Life and Disability Insurance

Darrel Fitch, WalkerHughes Insurance
(317) 672-4061
d.fitch@walkerhughes.com

Health Savings Account

Optum Bank
Customer Service: (866) 234-8913
www.optumbank.com

FSA/Limited Purpose Flex/Dependent Care

Basic Customer Service: (800)372-3539
www.basiconline.com

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