

# ARCH SUPPORT

Issue 155

November 2022

## *From The Desk Of The Chancellor...*

Fall in Kentucky is my favorite season. The weather this fall has been particularly good, with many warm days and a few crisp nights. Halloween is past, Thanksgiving is close, and Advent will quickly follow. Next, the Christmas holidays will arrive faster than most of us want.

November, of course, is the time of *Open Enrollment* for employee benefits. Business managers and others attended recent meetings with our various insurance vendors. There were few changes this year, with rates for life insurance, vision care, dental care, and disability coverages all remaining the same and with no changes in benefit coverage. Medical insurance rates increased 5.29%, which is a relatively minor increase in this marketplace and economic times.

For many months, financial matters have been in the news every day. Reports on escalating inflation, higher interest rates, declining investments, and higher costs of daily living including food, gasoline, clothes, travel, and most everything we purchase. We would all benefit from a greater understanding of finances through what is known as *financial literacy*. This has been a central part of the Lilly Endowment initiative: *Economic Challenges Facing Pastoral Leaders*.

For the past six years, the Archdiocese of Louisville has been a part of 37 regional and national religious agencies working to design and launch initiatives to address key financial pressures and leadership challenges that may impair the ability of church personnel to serve effectively. We have been the beneficiaries of grants of over 2.5 million dollars to assist our efforts. Three of us from the Archdiocese recently gathered in Indianapolis for three days to update Lilly on our work and to learn from others engaged in similar efforts.

You may be aware of some of these initiatives, but here is a list of many of the highlights of our local program:

**Redesign of the 401k Retirement Program.** You may recall a few years back when we introduced new matching dollars to and new investment options to the retirement fund. As a result, the number of employees contributing to their retirement accounts doubled.

**Leadership 360.** More than 200 priests, deacons, and lay ministers have completed the Center for Creative Leadership 360 Feedback Instrument, which provided valuable feedback on their ministry from supervisors, peers, and those they serve.

**Leadership Training.** Scores of our key pastoral leaders have attended local and national specialized training events. Staff have been a part of Leadership Louisville Programs, Villanova University Church Management Courses, Notre Dame University Programs, Saint Meinrad Courses, Lake Institute Fundraising School, and many others. We have also sponsored our own 5-part ministry institute program.

**Lay Ministry Assemblies.** Modeled after the annual priest assembly, the Archdiocese sponsored two 4-day assemblies at Saint Meinrad for Lay Ecclesial Ministers. (The next one is coming July 10-13, 2023).

**Cents and Sensibility.** This monthly column in *The Record* addresses a variety of financial literacy topics.

**Financial Planning.** These grants have provided dozens of colleagues with personalized and confidential financial planning assistance from a local agency, which assisted them with retirement planning and other matters.

**Parish Stewardship.** Our newest offering through the grant has allowed several of our parishes to work with the Lake Institute on its *Becoming a Generous Congregation* program.

**Ministry Excellence Fund.** Priests and Lay Ecclesial Ministers have applied for and received grants from this new fund designed to assist leaders with significant debt or extraordinary expenses.

Our work with *Economic Challenges Facing Pastoral Leaders* is not complete so look for more opportunities to participate in the programs listed above and other initiatives in 2023.

Amid whatever challenges you might face, it is now the season of Thanksgiving. As the holidays approach, I pray that we may be conscious of the goodness of God in our lives and grateful for the blessings we have been given. While holidays can be festive for many, let us pray especially for our many colleagues who have lost family members this past year. May they know of our support and may their loved ones rest in peace.

We count you as a blessing to the Archdiocese. We are a better Church because you share in our mission and ministry. Let us continue to pray for one another.



# PHISHING EMAILS

## THE MOST COMMON TYPE OF CYBER-ATTACK

In recent months the Archdiocese has fallen victim to “Phishing Email” attacks. Anymore, it seems like it is a daily occurrence. I think I can say with some degree of confidence that many of our parishes have experienced this same type of cyber-attack. If not, they were extremely lucky, because a Phishing Email is the most common type of Cyber-Attack. 83% of all organizations in the US have fallen victim to a Phishing Email Cyber-Attack.

What is a Phishing Email, it is a type of social engineering email whereby a bad actor sends a fraudulent (e.g., spoofed, fake, or deceptive) email designed to trick their victim into revealing sensitive information to the bad actor, or to deploy malware onto the victim's computer or organizational infrastructure, like ransomware. With a single email, Bad Actors can steal personal information or infect devices with malware.

Fortunately, preventing these attacks is as simple as knowing how to identify a Phishing Email. Here are the five best ways to recognize a Phishing Email.

1. **Email From A Public Email Domain** – Most important email messages come from a company’s private email domain, (e.g., ArchLou.org or Humana.com; not a public email domain like AOL.com, Yahoo.com or gmail.com.
2. **Domain Name Misspelt** – Another common clue is the domain is misspelled such as ArchLoo.org. This complicates the first clue; but is a dead giveaway that this is from a Bad-Actor. This happens because anybody can buy any domain name from a world wide web registrar. The bad Actor does NOT have to prove they are a legitimate business.
3. **Bad Grammar and Misspelled Words** – Often times this is intentional by the Bad-Actor. Their thinking is that if you are not paying close enough attention to their bad grammar and misspellings, you probably won’t pay attention to what they are about to ask you to do for them. Secondly to this is that it is usually an indicator that the proper grammar and misspellings got lost in translation from their foreign country to yours.
4. **Suspicious Attachments or Links** – Be on the look out for these types of attachments and links, they usually contain bad malware or any number of nefarious activities that can do damage to your computer and the systems they operate on. It is far better to go to the organizations app or website and sign in via their secure system, than it is to check your PayPal account balance from the link embedded in an email.
5. **Emergency Action Required** – Bad-Actors know most humans, by their very nature, are procrastinators. Therefore, they prey on our emotions by trying to get us to act immediately or our Netflix account is going to get shutdown and it will take an act of congress to get it reopened. Don’t fall victim to anything that has to be done right away. Secondly, Bad Actors know we are highly likely to drop everything if our boss emails us with a vital request. If these types of emails come to you, see items one through 4 above.

As the old saying goes, “An ounce of prevention, is worth a pound of cure.” When it comes to Phishing Emails this could not be more true. The best way to protect ourselves, and our beloved organization, is through education on what to look for in an email. We must all stay diligent when looking at every email we receive. These Bad Actors are very sophisticated, and they are changing their tactics every day.

On a final note, my car warranty has expired for the 27<sup>th</sup> time this month, can anyone recommend a good car warranty company?

If you have any Phishing Email questions, please contact Bill Zoeller, Director of Facilities, by phone, (502) 636-0296 or e-mail, [bzoeller@archlou.org](mailto:bzoeller@archlou.org).

# Take Note...From Brad Harruff CATHOLIC MUTUAL CLAIMS/RISK MANAGER

With Fall here and winter around the corner, indoor activities become the norm this time of year.

With regards to alcohol being served, keep in mind the guidelines of the Archdiocese in the “Financial Policies and Procedures”. In addition, know the laws if you have any type of alcohol on premises as it is treated very differently depending on if you have a state liquor license in force.

Adult athletic activities take many forms but include kickball, wiffleball, volleyball, basketball, and the up-and-coming pickle ball.

An Adult Hold Harmless agreement needs to be signed by each participant prior to the season’s activity. It is not needed for each repeated event of the same type but should be done for the start of the season. These simply protect your location and the Archdiocese from injury claims that take place as part of the activity.

A blank form and instruction sheet will be added to the appendix in the “Financial Policies and Procedures” of the Archdiocese and should be tailored to your individual locations. I will also be sending out a set in the next parish mailing.

Good luck this winter and let’s be safe out there. Thank you

Brad Harruff



## 2023 PAYROLL CALENDAR

The 2023 payroll calendar is enclosed. For those groups that taxes are filed under The Roman Catholic Bishop of Louisville, you must follow this calendar. This is required to meet the IRS and DOL regulations on timekeeping, payroll and tax filings. Please distribute to your employees so they will know timesheet due dates.

Archdiocese of Louisville  
Payroll Calendar - General Payroll Calendar  
January 1 - December 31, 2023

This calendar is for informational purposes only. It is not intended to constitute an offer of insurance or any other financial product. Please refer to the actual policy for complete terms, conditions, coverages, exclusions, and limitations. The actual policy is the only contract between you and the insurer. Please refer to the actual policy for the full terms.

Month	Payroll Period	Payroll Due Date	Timesheet Due Date
January	01/01 - 01/31	02/01	01/25
February	02/01 - 02/28	03/01	02/22
March	03/01 - 03/31	04/01	03/26
April	04/01 - 04/30	05/01	04/26
May	05/01 - 05/31	06/01	05/25
June	06/01 - 06/30	07/01	06/29
July	07/01 - 07/31	08/01	07/27
August	08/01 - 08/31	09/01	08/30
September	09/01 - 09/30	10/01	09/28
October	10/01 - 10/31	11/01	10/27
November	11/01 - 11/30	12/01	11/29
December	12/01 - 12/31	01/01	12/29

## EMPOWER RETIREMENT INFORMATION

Please see the two Empower Retirement flyers included with this newsletter. The first is notification of the upcoming E-delivery of Quarterly Statements starting in January 2023. The second flyer is regarding Account Security. Did you know that Empower Retirement offers a Security Guarantee? You can do your part in keeping your account secure by taking a few steps.

**ARCHDIOCESE OF LOUISVILLE –  
2022 NATIONAL STEP CHALLENGE WINNERS:**



1<sup>ST</sup> Place: Denise Puckett – Office of Family and Life Ministries

2<sup>nd</sup> Place: Michael Christ – Sacred Heart Schools

3<sup>rd</sup> Place: Father Thomas Joseph, CMI – Christ the Healer/Christ the King



**401K Contribution Limits for 2023**

IRS announces 2023 401k contribution limits will increase from 2022.

Elective Salary Deferral limits are:

Maximum 401k Elective Salary Deferral \$22,500

Catch-Up Contribution (age 50 or over) \$7,500

Please make sure your employees are aware. Paycheck Contribution Election forms can be found on the Empower Plan Service Center under Participants and Employee forms.  
[plan.empower-retirement.com](http://plan.empower-retirement.com)

**RETIREMENT PLAN CONTRIBUTION FOR DECEMBER 30, 2022 PAYROLL**

In order for your final 2022 payroll contributions to appear on 4th quarter statements, you will need to submit your payroll through the Plan Service Center on or before Friday, December 30th. Any contributions processed after market close on December 30th will have an effective date of January 3, 2023, or later, if indicated during the upload process.



**2022 FLEXIBLE SPENDING ACCOUNT REIMBURSEMENTS**

Please remind your employees that in order to be reimbursed from the 2022 Health Care and Dependent Care Accounts, expenses must be incurred by December 31, 2022 and requests must be received by AIM (attention: Michele Cull) by March 31, 2023. After December 31, remaining 2022 claims must be made by a paper claim form. You may fax your claim and receipts to (502) 426-6569. If you have a scanner and e-mail, you may send your claim and receipts to [claim@aimadministrator.com](mailto:claim@aimadministrator.com). Please refer to your 2023 Archdiocese of Louisville Summary Plan Description for more information.

### **2023 Benefit Reminders**

- ✓ 2023 Benefit Elections must be completed in Bernie Portal no later than Tuesday, November 22. All additional information is due to the Pastoral Center Human Resources Office no later than Friday, December 2, 2022.
  - 2023 Annual Life & LTD Census emailed to Yvonne Husman at [yhusman@archlou.org](mailto:yhusman@archlou.org) no later than Friday, December 2, 2022.
  - January 2023 STD worksheet and payment due to R. H. Clarkson Financial Services no later than December 9, 2022.

### **2023 Bernie Portal Open Enrollment Dates** November 1, 2022 – November 22, 2022

#### **Humana Invoices released between December 16, 2022 – December 23, 2022**

January 2023 Humana Invoices released to all groups  
Verify with the 2023 Benefit Election Forms  
Changes or corrections must be reported to Yvonne Husman  
no later than Wednesday, January 4, 2023

#### **New ID Cards postmarked between December 17, 2022 – December 23, 2022**

New ID cards will be mailed to participants making changes to their medical, dental or vision coverage

**All 2023 benefits effective January 1, 2023**



### **Paycor Year-End Reminders...Getting Ready for W-2s**

This is the time to verify employee information in Paycor for year end. The items you want to check are:

- **YEAR-TO-DATE DEDUCTIONS:** Make sure each employee has had the correct amount deducted year-to-date for each of their deductions. Be sure to also verify the year-to-date Employer portion of medical (ER) that is reported on the W-2 & ACA forms. This is particularly important for school year employees who are not paid over the summer. If an adjustment is needed it can be made when you process your next payroll. If you need assistance, please contact Kristin Hellmueller or Andrea Colpo in Human Resources.
- **EMPLOYEE NAME AND ADDRESS:** Ask your employees to verify the name and address on their pay stub. Make any name changes under Employee/Personal Information, address changes under Employee/Contact Information.
- **SOCIAL SECURITY NUMBER AND DATE OF BIRTH:** Verify that all dates of birth are correct. Make any corrections under Employee/Personal Information.
- **EMPLOYEE RETIREMENT PLAN ELIGIBILITY:** Verify that the Retirement Plan box under Company/Status/Ownership Information is checked for each employee who is eligible for 401k.
- **REMEMBER – ALL CORRECTIONS MUST BE MADE BEFORE YOU TRANSMIT THE LAST PAYROLL FOR 2022!**

**The final payroll should be submitted by 3:00pm on Wednesday, December 28, 2022 – do not make any additional pay-runs after this as Paycor will be preparing the data for year-end close. Our payroll books are closed at this point, and they begin reconciling tax reports and pulling data for the W2s and ACA Reporting. If you have any questions, please feel free to contact Andrea Colpo in the Office of Human Resources.**

**Parish and Regional Schools Business Manager Roundtable****November Roundtable**Tuesday, November 29<sup>th</sup> at 11:00am

Location: Holy Trinity

Hosted by: Bruce Hines

RSVP & agenda items to: [bhines@htparish.org](mailto:bhines@htparish.org)**ARCH SUPPORT MEETINGS**  
**(HUMAN RESOURCES & FINANCE)****December 2022**Thursday, December 8<sup>th</sup> – 10:00am – Pastoral Center & BlueJeans WebinarThursday, December 8<sup>th</sup> – 1:30pm – Pastoral Center & BlueJeans Webinar

\*Both meetings will be offered in-person at the Pastoral Center & through BlueJeans webinar at the same time. A link to join the webinars will be emailed out to business managers and bookkeepers.



**Most parishes follow the same schedule as archdiocesan offices but since the change in holidays is short notice, please refer to your parish leadership for guidance.**

**2022 Holiday Schedule**

As a reminder of the Official Holidays for the remainder of the 2022 Calendar Year:

Thursday, November 24	Thanksgiving Day
Friday, November 25	Day after Thanksgiving
Monday, December 26 – Monday, January 2, 2023	Christmas and New Year Holidays
Tuesday, January 3, 2023	Return to work

**2023 Holiday Schedule**

Listed below are the Official Holidays for the 2023 Calendar Year. Please mark your calendars accordingly:

Martin Luther King, Jr. Day	Monday, January 16
Good Friday	Friday, April 7
Easter Monday	Monday, April 10
Memorial Day	Monday, May 29
Juneteenth	Monday, June 19
Independence Day	Tuesday, July 4
Labor Day	Monday, September 4
Thanksgiving Day	Thursday, November 23
Day after Thanksgiving	Friday, November 24
Christmas and New Year Holidays	Monday December 25 through Monday, January 1
Return to work	Tuesday, January 2, 2024

***WE ARE ROLLING OUT THE RED CARPET TO WELCOME.....***

- David Edwards, Housekeeping – Flaget Center
- Kristin Kirby, Housekeeping – Flaget Center
- Akara Vetter, Housekeeping – Flaget Center

**YIKES...WEATHER/SNOW DAYS**

We want to remind you of the information regarding office and school closings due to poor weather conditions. When parish/school employees are sent home from work early due to weather conditions, they are paid for a normal day of work. However, if a parish/school employee makes a decision not to go to work due to weather conditions, the employee must declare a personal or vacation day in order to be paid for that day. In the same way, if employees are not sent home early due to weather, each employee can make his or her own decision about whether or not to stay or go. If employees choose to go home or are worried about driving later in the day, they must use a personal day or vacation day. If schools are called off due to road conditions, and will not be in session, employees will be paid when the day is made up. Extra days are built in the school calendar for snow days.

**2022 PARISH MAILING DATES**

December 9

**2023 PARISH MAILING DATES**

January 6	May 12	September 8
January 20	May 26	September 22
February 3	June 9	October 6
February 17	June 23	October 20
March 10	July 7	November 3
March 24	July 21	November 17
April 14	August 4	December 8
April 28	August 18	

**ARCH SUPPORT ON THE WEB**

To read this newsletter online or print additional copies: Go to the archdiocesan web site [www.archlou.org](http://www.archlou.org)

- Click on “About the Archdiocese.”
- Click on “Publications/Media”
- Click on “Arch Support”
- Choose Specific Issue