

ARCH SUPPORT

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From The Desk Of The Chancellor...

Do you like surprises? I suppose it depends on whether the surprise is good news or not. The decision of our insurance carrier, HUMANA, to leave the employer-sponsored medical insurance business came as a major surprise to us. Our 2023 coverage was in place, and we had no notice that this change would occur.

Humana has been the insurance carrier of our medical, dental, and vision coverage for two decades. In fact, over thirty years ago Humana was an optional product when we offered a choice of plans. The insurance industry changed, of course, as government regulations, hospital systems, prescription companies, and physician groups introduced changes.

Changing insurance companies is not a simple task, and we have had lots of questions from employees, so I thought I would use this column to fill you in about what work is underway. Here are some frequently asked questions and our answers as of May 1.

1. **What is happening with our present coverage?** Humana remains our medical insurance provider until the end of this calendar year. There should be no changes before that date. During the customary open enrollment in the fall, anyone desiring to stay on our insurance will enroll with a new provider who has not yet been selected.
2. **How will we select a new carrier?** There are several companies who are available to us here in Kentucky. We are preparing what is known as a *Request for Proposal (RFP)* addressed to potential carriers. The RFP defines our group demographics, the type of coverage we have been providing, the providers (doctors and hospitals) our employees use, our claims history, our present rates, our COBRA needs, early retirement coverage, and administrative procedures. As you can imagine there is a great deal of data for the Archdiocese to collect and describe.
3. **Who is working on this process?** Andrea Colpo, our Director of Human Resources, and I are working together on the transition. We have retained the services of an outside insurance brokerage firm to assist us with the RFP and to help with the review of alternative proposals. We will seek input from the Archdiocesan Finance Council and other consultants as needed.
4. **What will we consider in making our decision?** We are looking for the best possible contract with competitive rates. Our desire is to find a carrier with large and secure hospital, pharmacy, and doctor networks so our employees will not have to make changes to their personal providers. This is particularly important for staff who are now undergoing treatment for a health condition and who may have concerns about the coverage of these pre-existing conditions. We also hope to continue offering our special benefits, such as early retirement coverage, online enrollment, and local site billing.

Our insurance rates will be determined based on our group demographics, our recent experience and trends, and the discounts determined in the contracts carriers have with providers. Administrative costs charged by the carrier factor into our rates as well.

5. **Could our rates be higher than we are paying today?** As you are aware, insurance rates increase almost every year as medical costs are impacted by inflation. We have had a good history with Humana in keeping increases as low as possible. Twice in recent years we were able to negotiate a decrease in our rates. We know the importance of this number for employer budgets and employee concerns, but the short answer is that we do not yet know what our new rates will be.
6. **Which carriers we are considering?** We anticipate negotiating with at least three companies, and we have already begun to have those meetings. It would not be appropriate to identify which ones at this point of the process.
7. **What will happen to our Dental and Vision Coverage?** Humana will continue to offer these two products, and we have rate guarantees in place through 2024. However, we may roll these coverages into any new carrier contract we choose. This would make administration easier for all groups.
8. **When will we know the results of this RFP process?** We hope to have our work completed by late summer. The new contract will be in place for January 1, 2024. We certainly need our new contract information and all transition procedures determined before mid-fall open enrollment.

I hope this column answered some of your important questions. Feel free to share this information with employees at your location. We know this can be a challenging and significant administrative task, and we appreciate your patience and support.

May brings the end of the school year, graduations, the beginning of the picnic season, and many family and parish celebrations. You are likely finalizing budgets, preparing for the change to new software, and for many, welcoming a new pastor. Be kind to yourself as you move through all the good work you do. Administration is a vital ministry in the Church, and we value you.

Let us continue to pray for one another.



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

CHURCH SECURITY

As most of you know this has been a top shelf topic for several years and most of us have developed policies and procedures for our individual locations. If your location has not developed a plan or gotten away from its originally formulated one, Catholic Mutual still has the “Parish safety and security guidelines”. It is available on our website under the “CARES” documents with your login and password of 0122Lou and “Service”. Our office here can also provide you with a hard copy that can be mailed. The guide is a specifically tailored step by step guide for the Catholic Church, unlike the generic information available on the web.

SPECIAL EVENTS

Special event applications help protect our self-insurance program by making insurance coverage available to 3rd parties who wish to use our premises and if there are claims, they will not affect our self-Insurance program.

As of July 1, 2023, we will be streamlining the process somewhat. You will now submit your paperwork AND payment to the **Louisville office ONLY**. This eliminates the need to send them to the Omaha office. The instructions on the forms will be changed and we will send them out prior to July 1, we will add them to the “Archdiocesan Financial Policies” appendix of forms.

This Archdiocese is continually near the top of the Catholic Umbrella Pool in the usage of this type of protection.



Finance Office News – From Robert Cecil:

At times it is very likely you have heard of and or been requested to provide an EIN number. Or you may find yourself not knowing your parish EIN number and have had to look for it. But what is an EIN number? An Employer Identification Number (EIN) is a nine-digit number issued by the Internal Revenue Service (IRS). An EIN, also known as Federal Tax Identification number (TIN), is used to identify a business entity.

When we think of the IRS we often think of taxes and then wonder why a parish and or school needs an EIN number. The IRS requires any business entity, including nonprofits, to have an EIN number. You may be asked to provide this number and/or the confirmation letter when working with banks and other financial institutions, obtaining business licenses, permits and for various other purposes including potential vendors / contractors. It is important to maintain a copy of this form in a file in hard copy and electronic format. When the IRS issues the initial letter, it will be on Form CP575.

If over time the letter has been lost or you are unable to find it for your office, you will need to request a new EIN verification letter. To do this you will need to call the IRS. You can only do this through a phone call, you will not find a way to request via their website or electronically.

They can be reached at 800-892-4933. Their hours of operation are 7:00a.m – 7: 00p.m Eastern Standard Time, Monday through Friday. Provide the name of the parish and other verification details like address and phone number to the support person. If you are looking for only the number, they can provide this to you over the phone. If you need the confirmation letter, ask them for a 147c “confirmation” letter. There is no cost for a new letter. If the contact information and details are the same as the initial request, they will send the verification letter by mail or fax. If the contact information has changed, they will request you complete Form 8822 before they issue you a new verification letter.

If you only need the number and can't find it in your office, you can call or email Alex Mattingly in the Finance Office. We have many of the numbers here because of the support provided during the Care Acct PPP Loan application process. If Alex cannot find the number here, you will have to call the IRS offices.



Humana Go365 Update

As announced in February, our medical plan with Humana along with the Go365 program will be ending 12/31/2023.

Since there will be many members moving off the plan at the same time, we recommend you shop and use your Go365 Bucks as early as possible. This will help to ensure your favorite ecard, clothing item, or fitness device is still available!

In addition, shopping early will provide you with extra time to resolve technical issues and glitches, should they arise.

Please remember that you will lose your Go365 Bucks if you do not spend them by 12/31/2023! So have fun and shop now!



Education by Empower Retirement

Join Empower for a live webinar: Retirement planning and investing.

Want to learn more about the fundamentals of retirement planning and investing? Empower is here to help!

Register to attend a live virtual session of your choice via the QR code, link below or included in the flyer.



[educationseries.empowermytime.com](https://www.educationseries.empowermytime.com)

Spring Employer Sponsored Event – Out Walk Archbishop

Our Go365 employer sponsored event “Out Walk Archbishop” ran from April 24 – May 5.

Archbishop Shelton’s total steps: 89,067

Did you out walk Archbishop? Our participants who walked at least 50,000 steps over this 2-week period will get 70 points for participating.



Our top 3 participants with the most steps will be awarded prizes. Human Resources will be in contact with the top 3 participants to choose prizes.



Mileage Rate

Effective July 1, 2023, the Archdiocese of Louisville reimbursement rate for business related travel will increase from 58.5 cents to a new rate of 65.5 cents. Please be sure to change your mileage reimbursement rate forms to reflect this change for all mileage incurred after July 1, 2023.



Summer Office Hours

Once again, Archdiocesan agency office hours will be adjusted for a ten-week period this summer. Effective Monday, June 5 and continuing through Friday, August 11, each department will extend their workday by thirty minutes in the morning or afternoon and shorten their lunch break to 45 minutes to allow the offices to close on Fridays at 12:30 PM.

Front Desk Floater Openings

The Pastoral and Maloney Center are looking to add to our list of Front Desk Floaters. These individuals fill in for the front desk at both centers when someone is sick or requests vacation. Training on the phone system, directing visitors and other tasks will be provided. The schedule can vary based on our fill in needs and could receive early morning calls to check if they're available to work that day.

Candidates must be able to communicate effectively and possess knowledge of clerical procedures. Candidates must be professional and have strong people skills. Must be able to always maintain strict confidentiality.

For more information or to submit a resume please email hr@archlou.org



Parish and Regional Schools Business Manager Roundtable

August Roundtable

Date to be determined/announced.

ARCH SUPPORT MEETINGS

Summer Arch Support Meetings

Dates/times to be announced.

2023 PARISH MAILING DATES

May 26
June 9
June 23
July 7
July 21
August 4
August 18

September 8
September 22
October 6
October 20
November 3
November 17
December 8



ARCH SUPPORT ON THE WEB

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