

## BENEFITS ENROLLMENT STARTS APRIL 24, 2017

The Archdiocese of Philadelphia benefits program is designed to **Benefit Your Life!** The plans help you get healthy and stay healthy, protect your income, meet financial goals, and balance your work and personal life.

SELECT A TOPIC TO LEARN MORE...

## ENROLLMENT NEWS

### Eligibility

If you work at least 20 hours a week as a lay employee of a parish, incorporated agency, or other participating institution of the Archdiocese of Philadelphia, you may be eligible for the benefits described in this newsletter. A waiting period may apply before health plan coverage begins. **The benefits offered and your share of the costs vary based on location.**

### Annual Benefits Enrollment Choices

**During the Annual Enrollment period**, you may change your Medical, Vision, Dental, or Life/AD&D (Cigna or New York Life). Use the *Enrollment Form* on the [Benefits Gateway](#) to change your health plan or Cigna Life/AD&D elections. Return your completed form to your Benefit Coordinator.

**Once-a-Year Election**—Annual Enrollment benefit changes take effect on July 1 and remain in effect until June 30, 2018 unless you have a Qualified Life Event (such as marriage or a new child) and request changes within 31 days of the event.

Your 403(b) Retirement election and beneficiaries can be changed any time during the year by logging into the [Vanguard website](#).

### If You Do Nothing

Generally, if you do not make any changes during the Annual Enrollment period, your current elections will “roll over.”

**However, if you waive Medical coverage, you must return an Enrollment Form each year to confirm that you have other coverage.**

If you have Personal Choice HDHP coverage, you may choose your **HSA contribution amount** (if any)—or change your current deduction—by completing the *HSA Contribution Form* on the [Benefits Gateway](#).

### Benefits Gateway Is Your Resource

You'll find the *Enrollment Form* and detailed benefits information on the Archdiocesan Employee [Benefits Gateway](#) website at <http://archphila.org/hrbenefits>. If you have any questions about the benefits program, please contact your Benefit Coordinator or call the Human Resources staff at the Archdiocese Pastoral Center at **215.587.3910**.

## What's Changing

There are no changes to your benefit options, but your contributions may be changing. If you have employee-only Personal Choice HDHP coverage and an HSA, you may contribute a total of \$3,400 for the 2017 calendar year (\$50 more than last year).

If you have Short-Term Disability (STD) or any Voluntary Insurance coverage, your contribution may increase if it is based on age. Contact the carriers if you have questions.

- **NEW! TeleMedicine**  
*If you have Medical coverage, you now have the option to consult a physician by video conferencing 24 hours a day, 7 days a week (see Page 4).*



## Enrollment Questions to Consider

Annual Enrollment is good time to consider these questions:

- Is it time to change your medical or dental option? If you've had the same options for years, consider making a change. Before you do, review the detailed [Benefits Guide](#) and medical and dental plan summary charts on the [Benefits Gateway](#).
- If you enroll in Personal Choice HDHP, consider contributing to your Health Savings Account—or increasing your current deduction.
- Do you need to drop or add any dependents to your benefits?
- Do you need to change your beneficiaries for your life insurance or 403(b) Retirement Plan account?
- Should you enroll for Short-Term Disability (STD) coverage or change your option? STD coverage replaces part of your income for up to three months if you cannot work.
- Do you have enough life insurance? The carriers have calculators that can help you evaluate the coverage amount that best fits your current life situation.
- Would Critical Illness or Accident insurance coverage be a smart choice for you?
- Are you saving enough for retirement? Consider increasing the amount you contribute to the 403(b) Retirement Plan.

## BENEFIT PROGRAM AT A GLANCE *(See the [Benefits Guide](#) on the Benefits Gateway for details.)*

### HEALTH *(availability varies by location) See the [Benefits Guide](#) starting on Page 7.*

<b>Medical</b>	<ul style="list-style-type: none"> <li>• Four Options–Personal Choice HDHP (with HSA), Personal Choice PPO, Keystone POS, and Keystone HMO.</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• Coverage is included with all medical options except the Personal Choice PPO, but a freestanding Vision plan is available.</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Four Options–2 United Concordia options (PPO and DHMO) and 2 Aetna options (PPO and DMO).</li> </ul>
<b>EAP</b>	<ul style="list-style-type: none"> <li>• The Penn Behavioral Employee Assistance Program (EAP) provides counseling and referral services automatically at no cost to you.</li> </ul>

### INCOME PROTECTION *(availability varies by location) See the [Benefits Guide](#) starting on Page 23.*

<b>Disability</b>	<ul style="list-style-type: none"> <li>• Short-Term Disability (STD)–You may elect one of three options. Long-Term Disability (LTD) coverage is provided automatically at no cost to you.</li> </ul>
<b>Cigna Voluntary Life/AD&amp;D</b>	<ul style="list-style-type: none"> <li>• Term Life–In \$10,000 increments up to \$500,000. If you elect coverage, you may buy coverage for your spouse and/or children.</li> <li>• AD&amp;D–In \$10,000 increments up to \$300,000 for you, and you may elect family coverage too.</li> </ul>
<b>New York Life Voluntary Life</b>	<ul style="list-style-type: none"> <li>• Whole Life–In \$5,000 increments up to \$100,000 with no proof of good health.</li> </ul>
<b>Other Options</b>	<ul style="list-style-type: none"> <li>• Aflac Critical Illness and Unum Accident offer additional coverage choices.</li> </ul>

### FINANCIAL SECURITY *(availability varies by location) See [Page 31](#) of the [Benefits Guide](#).*

<b>403(b) Retirement Plan</b>	<ul style="list-style-type: none"> <li>• Your employer contributes. You can add pre-tax or post-tax contributions.</li> </ul>
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### OTHER PROGRAMS *(availability varies by location) See [Pages 32-33](#) of the [Benefits Guide](#).*

<b>Discounts</b>	<ul style="list-style-type: none"> <li>• Several programs offer discounts for movie tickets and other events. Wireless service discounts also are available.</li> <li>• Widener University offers a 10% discount for certain online courses.</li> <li>• AnnieMac VIP Mortgage Benefit Program offers preferred rates for mortgages and other discounts.</li> </ul>
<b>Credit Union</b>	<ul style="list-style-type: none"> <li>• The Viriva Credit Union offers a range of financial services.</li> </ul>

## MEDICAL OPTION NEWS

### ► **NEW - Telemedicine Option**

Telemedicine offers a convenient and accessible way to consult with a physician via secure video on your smartphone or other digital device. IBC now offers this service through MDLIVE, a national vendor that connects you to licensed and board-certified PCPs via a HIPAA-secure video, telephone, or mobile app 24 hours a day, seven days a week, 365 days a year.

MDLIVE's physicians can diagnose medical conditions, provide short-term treatment plans, and prescribe necessary medications for non-emergency medical conditions. Through the MDLIVE web portal, you can get information on physicians, check appointment availability, and schedule an appointment with a U.S. board-certified and licensed primary care doctor. You also may request a copy of the medical record from a telemedicine consultation to share with your PCP.

*If you are enrolled in Personal Choice PPO, Keystone POS, or Keystone HMO, you pay nothing for each call. There is a \$40 copay for the Personal Choice HDHP (after the deductible). For more information, call Member Services at 1.800.ASK.BLUE (275.2583).*

### **Consider Personal Choice HDHP/HSA**

Would you like to have more control over your healthcare dollars? If so, consider enrolling in the Personal Choice HDHP option that combines medical coverage with a Health Savings Account (HSA). This option generally offers lower monthly contributions for PPO medical coverage, an employer contribution to an HSA to help you pay for medical expenses, and the opportunity for you to save, on a tax-free basis, for your current and future out-of-pocket medical costs.

Personal Choice HDHP medical coverage is a High Deductible Health Plan that pays the full cost for eligible preventive care and all or most of the cost of your eligible expenses (including prescriptions) after you meet the deductible. If you use In-Network providers, your out-of-pocket costs may be limited to the deductible. See the medical option comparison chart in the *Benefits Guide* for details.

## MEDICAL OPTION OVERVIEW

### Top 5 Advantages of the Health Savings Account (HSA)

- 1. Triple Tax Advantage** – Contributions, earnings, and qualified distributions are tax free (state tax treatment varies) provided IRS regulations are followed.
- 2. Free Money** – Your employer contributes at least \$750 to your HSA every year, even if you don't contribute. Your employer's contribution may be greater if they share the cost of family medical coverage.
- 3. Roll Over** – Unused contributions roll over each year and grow with new contributions and earnings.
- 4. It's Yours** – The HSA is your account – you take it with you wherever you go.
- 5. Use It Today or Save It** – You can use your HSA for eligible expenses (qualified medical expenses) today for you, your spouse, or your eligible dependents. Or, you can save it for future expenses, even in retirement.

### ► **NEW–HSA Store**

If you have a HealthEquity HSA, you can shop online at the HSA Store (<https://hsastore.com>). You can use your HSA debit card or a credit card to buy items that are eligible for tax-free reimbursement from your HSA—without a prescription.

### To Learn More

The HSA Presentation (available on the [Benefits Gateway](#)) gives you key facts about how this option works. The HSA is administered by HealthEquity. If you enroll for Personal Choice HDHP coverage, HealthEquity will send you a Member Guide after your HSA has been established. If you want to contribute to your HSA—or change your current deduction amount—you must complete the HSA Contribution form available on the [Benefits Gateway](#).

## 403(b) RETIREMENT PLAN

The 403(b) Retirement Plan is designed to *Benefit Your Life* by helping you build a solid financial base of retirement income. Here are key features:

- **Employer Contributions**—The Archdiocese of Philadelphia currently contributes 4.5% of your eligible pay to your account, even if you don't contribute.
- **Add to Your Account**—You can save a percentage of your pay. Your contribution (savings) comes out of your pay before you see it, miss it, or spend it. You can start small and increase the amount you save over time. Or, instead of choosing a contribution percentage, you can accept a 1% paycheck deduction with a 1% deferral increase each year.
- **Tax Savings Can Boost Your Pay Today**—If you save pre-tax, your savings don't count as taxable income. That means you take home more of your pay. This Plan also gives you the option to save on a post-tax basis through a Roth account.
- **Compounded Growth Potential**—Earnings on your savings and the employer contributions are reinvested into your account—where they can produce additional earnings.
- **Investment Options and Planning Resources**—Vanguard administers the Plan. This gives you access to a range of investment options, secure 24/7 access to your account, online investment management and financial planning tools, and helpful service from experienced professionals.
- **You Can Take It with You**—Your 403(b) account is yours. You can take your vested account with you, even if your employment ends before you retire.

### Enrolling Is Easy!

If you are eligible, your employer contributes automatically. To add your contributions and manage how your account is invested, you need to enroll. Go to [Vanguard.com/Enroll](http://Vanguard.com/Enroll) and enter your Social Security number, zip code, birth date, and Plan No. 094572. Click Continue and follow the prompts. If this link does not work, use [retirementplans.vanguard.com](http://retirementplans.vanguard.com). Be sure to name your beneficiary.

You can change your savings percentage or investment choices on the Vanguard website or by calling **1.800.523.1188**.

### It Pays to Start Early!

Year after year, the money you invest for retirement will compound (your earnings generate even more earnings). This example assumes two employees contribute \$2,000 a year at 6% compounded yearly; Joe starts at age 30 but Sally waits until age 40. This example shows the value of compounding. Joe contributes for 10 fewer years but has more money at age 60.

Employee	Age Savings Start	Age Savings End	Annual Contribution	Years Contributed	Total Invested	Potential Value at Age 60
Joe	30	40	\$2,000	10	\$20,000	<b>\$87,045</b>
Sally	40	60	\$2,000	20	\$40,000	<b>\$75,746</b>

The assumed rate of investment is hypothetical and does not represent the return of any particular investment.

