



Benefits... Rediscovered

EXPLORE • CHOOSE • USE

It's Open Enrollment time. **EXPLORE** your benefits, **CHOOSE** your options by **FRIDAY, MAY 30, 2025**, and **USE** your benefits wisely.

What's New or Changing

Your share of the cost for health plan coverage varies by location. You will receive more information about your contributions before you enroll. These are the changes for this year:

- **NEW Medical ID Cards**—IBX is issuing ID cards with **new** member and group numbers to all members. To ensure cards are provided by July 1, all elections must be received by **Friday, May 30**.
- **NEW Teladoc Services**—When you connect with Teladoc Health, you can receive care 24/7, by phone or video. Starting in July, you can use Teladoc for mental health and dermatology.
- **NEW 403(b) Plan Contributions and Resources**—This is a good time to review how the 403(b) Plan works and consider updating your elections. There are three changes. You may contribute from 1% to 80% of your pay, up to the \$23,500 IRS maximum for 2025. The Catch-Up Contribution limit will increase for each year from age 60 to age 63. You may withdraw up to \$5,000 (no penalty) for birth or adoption within the first year.
- **NEW Financial Wellness**—Vanguard offers resources to help you take charge of your financial future, including a program to ease the student loan process.

BENEFITS ENROLLMENT: May 1–May 30, 2025

How to Enroll

To make changes, complete and return the Enrollment Form available on the [Employee Benefits Portal](#). If you do nothing, your current benefits will roll over starting July 1. After July 1, you may change your elections only for certain life events, such as marriage or a new child.

Start Your Journey with Enrollment

Review your options to determine if you want to make changes or try something new. Your options may vary based on your location. You could:

- Enroll for medical, dental, or vision coverage or change your covered dependents;
- Consider the Personal Choice HDHP medical option or increase your HSA contribution if you are currently enrolled;
- Change your Short-Term Disability (STD) option or enroll for the first time;
- Enroll or change your Cancer or Critical Illness insurance or Voluntary Life/AD&D coverage; or
- Update your Life and/or 403(b) beneficiaries.



Rely On Your Guides

The **Benefits Discovery Guide** provides an overview of each benefit option. You can learn more on the **Employee Benefits Portal** and on the carrier websites (register to maximize the resources available). If you have questions about the benefits program, please contact your Benefit Coordinator or call the Human Resources staff at the Archdiocese Pastoral Center at **1-215-587-3910**.



NEW Medical ID Cards Soon!

All Archdiocese of Philadelphia employees enrolled for medical coverage will receive new ID cards with new member and group numbers. **If you are changing your medical coverage, you must complete your enrollment by Friday, May 30 to ensure that you have the correct ID card by July 1.** You will be able to view and print your ID card if you register at <https://www.ibx.com/login>.

When you receive your new ID card, be sure to tell your doctors and pharmacy. Claims submitted with the current number may be denied.

Did You Know? IBX has a “microsite” that’s just for employees of the Archdiocese of Philadelphia. Check it out at www.ibx.com/archdiocese. If you register at <https://www.ibx.com/login>, you will have quick, convenient, and secure access to up-to-date claims and coverage information, lifestyle improvement programs, relevant health information, and more.

NEW Teladoc Health Services

Starting July 1, you can use Teladoc Health for:

- **Mental Health**—Schedule visits with a licensed therapist, psychologist, or psychiatrist and get support for depression, anxiety, grief, and other issues. You can build an ongoing relationship with a provider. You also will have access to self-guided programs to help you tackle mental health challenges.
- **Dermatology**—For skin conditions like rashes, acne, eczema, and rosacea, you can complete a short form and upload images so a dermatologist can review and provide a diagnosis and treatment plan.

Generally, Teladoc virtual visits are covered at 100% with no copay (after the deductible for the Personal Choice HDHP option).

If you have not registered yet, set up your Teladoc account so it’s ready when you need it. Use your IBX member ID card to verify eligibility and then sign up online at <https://www.teladochealth.com/> or download the Teladoc mobile app. Call **1-800-835-2362** if you have questions.



Join us on a Benefits Safari!

EXPLORE!

CHOOSE!

USE!

It's a jungle out there, so don't monkey around with your benefits!

If you can, please join us for our BENEFITS SAFARI on APRIL 30

10 am to 3 pm • Auditorium Raffle Prizes

Additional virtual events will be held on May 7, 2025. Presentations will be recorded.

403(b) Retirement Plan Update

While you're working for the Archdiocese of Philadelphia, you are building income for your future through the Archdiocese of Philadelphia 403(b) Retirement Plan (the 403(b) Plan). Here are key facts to know about how the Plan works—and new features:

- **Eligibility**—If you are a full-time or part-time employee, you are eligible to participate in the plan on your hire date.
- **Employer Contribution**—The Archdiocese of Philadelphia may make a discretionary contribution of 4.5% if you complete 1,000 hours of service during a 12-month calendar period. You become vested in this contribution after one year of service.
- **Your Contributions**—**NEW** You may contribute from 1% to 80% of your pay on a pre-tax basis, Roth after-tax basis, or a combination of the two. For 2025, the IRS maximum contribution is \$23,500.
- **Vanguard Administers the Plan**—You have a range of investment options, planning tools, and service from experienced professionals. Keep in mind that the value of your investment will fluctuate and you may gain or lose money.
- **NEW Birth/Adoption Withdrawals**—You can withdraw up to \$5,000 from your account with no 10% penalty for a Qualified birth or adoption (QBAD), provided the withdrawal is taken within one year of the date of birth or the date the adoption is finalized.
- **NEW Catch-up Contribution**—Employees age 50 or older may make a catch-up contribution each year. The current IRS limit is \$7,500. However, if you are age 60 to age 63, the limit will be increased to \$11,250 per year. Certain restrictions apply.

Auto-Enrollment

When you become eligible, you may enroll and choose your contribution amount at vanguard.com/enroll (plan number 094572). Or, you will be enrolled automatically for a 3% per-pay deduction (pre-tax). You will be notified in advance and you may opt-out within 30 days.

Managing Student Debt

Good news! Vanguard and the Archdiocese of Philadelphia have given you free access to Candidly—an innovative resource designed to help you crush student debt. Candidly will help you find out if you can erase your student debt entirely through the Public Service Loan Forgiveness (PSLF) program. It only takes a few minutes. Candidly will walk you through the application process. Candidly's toolbox may also help you:

- Get organized by seeing all your loans in one place,
- Get cash back from everyday purchases to use for your loan payments, and
- Get tips for navigating the complex world of student loans.

Try it out now!

After you log on to your **Vanguard account**, click **Log me in to Candidly**, under the *My Financial Wellness* tab.

 **candidly**



NEW Vanguard Financial Wellness Resources

Your financial health is about more than just dollars and cents—it's about the peace of mind that comes with knowing you can live and retire on your terms. Vanguard's financial wellness resources can help you take control of your finances, prepare for the unexpected, and make progress toward your goals. **It's free and easy to use.**

Take Charge of Your Financial Future

- **Get Started.** Log on to your Vanguard account and click the *My Financial Wellness* tab at top. Then, provide some information about your financial goals. With simple, supportive, and personalized tools and information, you'll get a step-by-step guide to help you improve your financial situation.
- **Don't Worry.** Your info is only between you and Vanguard. It won't be shared with anyone—not even your employer.
- **Take Charge!** Make your financial health a priority. And see how Vanguard can help.

If you're not registered for your Vanguard account yet, go to vanguard.com/register to set up your account.

Managing Your Account

When you enroll in the 403(b) Plan, you will need to decide how much you want to contribute, whether to have that contribution rate increased each year, and how to invest your contributions. Not sure where to begin? Use the [Quick Start Tool](#) to narrow your choices.

As your account grows, you may be unsure about your investment choices or have questions about making changes. Vanguard has partnered with the Archdiocese of Philadelphia to offer you high-quality, personalized advice at a low price. There are three options available. See the **Live Your Best Financial Life** brochure on the [Employee Benefits Portal](#) for details.



Financial Wellness Means...

The ability to meet current and near-term financial obligations and to be on track to meet your future goals. Just as with health, financial wellness takes ongoing effort that must be nurtured and maintained over time.



Resource Connections

PROGRAM/DISCOUNT	FEATURES	HOW TO CONTACT
PHYSICAL AND EMOTIONAL WELLBEING		
Medical/Prescription Drug <i>NEW ID Cards for 2025!</i>	<ul style="list-style-type: none"> Independence Blue Cross Medical Plans (HDHP, PPO, POS, and HMO) Look for your new ID card in June and show to providers/pharmacies. 	1-800-ASK-BLUE (1-800-275-2583) www.ibx.com/archdiocese www.ibx.com/login (requires you to register) Registered Nurse Health Coaches available 24/7 to answer questions
Davis Vision	<ul style="list-style-type: none"> Coverage included with PPO, POS, and HMO; stand-alone coverage available 	1-800-999-5431 davisvision.com
Dental	<ul style="list-style-type: none"> Options available from Aetna or United Concordia (UCCI) 	Aetna: 1-877-238-6200 (DPO or DMO) aetna.com United Concordia: 1-800-332-0366 for PPO or 1-866-357-3304 for DHMO Ucci.com
Employee Assistance Program (EAP) with Optum	<ul style="list-style-type: none"> If offered at your location, the Optum EAP offers free, confidential resources to you and your household members 	1-866-248-4096 (24/7 confidential access) www.liveandworkwell.com (use ArchPhilly as company code)
Health Improvement <i>HUSK Wellness (fitness, nutrition, wellness)</i>	<ul style="list-style-type: none"> Provides access to discounts for comprehensive fitness, nutrition, and other wellness resources 	1-800-294-1500 https://marketplace.huskwellness.com to login or activate benefit
FINANCIAL WELLBEING (403(b) Plan, Vanguard Financial Wellness Resources, and the Credit Union)		
403(b) Retirement Plan <i>(administered by Vanguard)</i>	<ul style="list-style-type: none"> Each year, your employer may contribute up to 4.5% of your eligible pay. New hires are automatically enrolled for a 3% contribution but may opt out. Financial wellness resources available online or by telephone 	1-800-523-1188 Vanguard.com/enroll (Plan number: 094572) Benefits enrollment is a good time to review and update your 403(b) contribution, investment, and beneficiary decisions.
	<ul style="list-style-type: none"> For information about Candidly (student loans) or Financial Wellness, log on to your account and choose the <i>My Financial Wellness</i> tab. 	Log in to vanguard.com
American Heritage Credit Union <i>available to all Archdiocese of Philadelphia employees</i>	<ul style="list-style-type: none"> Credit Union membership, savings and checking accounts, credit cards, loans and full service realty agencies Free money management and financial education services 	americanheritageCU.org/archdiocese For questions or to become a member, contact Joseph Littman at 1-215-370-7088 or jlittman@amhfcu.org . Say you are an employee of the Archdiocese of Philadelphia.
ENTERTAINMENT/WIRELESS SERVICE		
Orlando Employee Discounts	<ul style="list-style-type: none"> Discounts on hotels and vacation homes, Red Lion Resort, and certain Disney World and Universal Orlando tickets 	1-888-632-1103 (8 am-5 pm Monday-Friday) OrlandoEmployeeDiscounts.com Member Login: archdiophila
Plum Benefits	<ul style="list-style-type: none"> Discounted tickets to Broadway shows, hotels, movies, theme parks, vacations 	plumbenefits.com/ Company Code: ARCHPHILA215
Wireless Service	<ul style="list-style-type: none"> Discounted rates for AT&T or Verizon 	Show employee ID or pay stub at store
TUITION DISCOUNTS		
Villanova University	<ul style="list-style-type: none"> 50% tuition discount for Master of Science in Church Management (2-year online program) 	1-610-519-6015 churchmanagement.villanova.edu
Widener University Collegiate Partnership	<ul style="list-style-type: none"> 20% tuition discount for MBA, MSW, or RN-BSN degrees through online program 	1-844-386-7321 widener.edu