

ARCH SUPPORT

Issue 87

September, 2009

FROM THE CHANCELLOR'S DESK . . .

Insurance Negotiations Are Underway

Each September one of our most significant challenges is to prepare the annual employee insurance package that becomes effective each January 1. This process begins with a review of the past year's claims reports with our insurance providers: Humana Medical; Humana Dental; and UNUM Life and Disability. The providers submit a premium renewal rate along with alternatives to consider if we wish to lower the rate by making adjustments to our plans. As I write this message to you on September 18, the complex negotiations are underway for our 2010 benefit plan.

I know you will be pleased with what I can confirm so far. Our life insurance, long term disability, short term disability, and dental plans will have no rate increases for next year. These products are very important to our employees, and we have worked hard to keep the plans stable with no changes in coverage. All of our employees working over 20 hours per week are provided life insurance, and those working over 30 hours also receive long term disability coverage. Together these plans provide some security for over 3500 of our colleagues and their families. Close to 1500 employees purchase dental insurance through our group and 969 enroll in short term disability coverage. It is impossible to predict how rates and plans will change year by year, but this year the good news is no changes for these particular products.

For 2000 of our employees and over 1000 of their family members, the medical coverage they receive through their employment in the Archdiocese of Louisville is perhaps their most important insurance benefit. The never-ending nationwide debate about health care and health insurance reform is the lead story almost every day. I having been working on our insurance plan during the day and watching the debate in Washington at night on the news and talk shows. Without a doubt, the results of this process, with potential changes in laws and insurance programs, will impact all of us.

We do not yet have our rates or plan offerings for our medical insurance for next year. Many colleagues ask me how our rates and plans are determined. This is a complex question

to answer in a short article. In summary, our rates are based on the size of our group, the numbers of claims made by our members in the past year, and the elements included in our particular plan descriptions for the next year.

In order to develop our annual plan we have to address these four questions each year:

1. What insurance company will we use? Since not all companies include the same doctors, hospitals, pharmacies, and clinics in their networks, what is decided can impact where patients can go for covered services. In general a wider selection of doctors and hospitals carries with it higher rates.
2. What plan descriptions will be offered? Each plan has different levels of coverage, co-pays, deductibles, co-insurance, maximums, pharmacy coverage, etc. Each element impacts the rates.
3. What rate can we negotiate based on the size and health of our group? We have had a high number of claims this year, and increases in prescriptions costs and payments to hospitals and doctors are continually rising. We are a large group that pays \$13 million dollars in premiums, but we also are high users of our coverage.
4. What amount of the premium should be paid by the employer and how much by the employee? Employees don't often pay much attention to the components of their coverage unless they have to contribute something to the cost. On the other hand we have always worked to keep at least one plan where all or most of the single premium is fully covered by the employer.

The answers to these four questions result in our plan offerings each year. We will present the results of our present negotiations at the October benefit meetings. In the meantime, please include this process in your prayers.



PARISH STOCK DONATIONS



The Finance Department staff member that processes parish stock donations is Margaret Kraus. For questions regarding stock donations, please call Margaret at the Chancery. Her extension is #1132.

Effective October 1st, there will be a processing change for stock donation proceeds. All proceeds will be deposited

directly into the parish’s General Deposit & Loan Saving (DLS) accounts, instead of mailing a check to the parish. If you require that the funds be deposited into another DLS account, please email this information to Mary Creed who handles the Deposit & Loan accounts in our office. Her email address is mcreed@archlou.org. The deposit date will be the settlement/trade date. Thank you.

SPECIAL COLLECTIONS

Proceeds from Special Collections are due at the Chancery within 30 days after the collection. The following schedule shows the August and September collections. See the Financial Policies and Procedures Manual, pages 63 and 64 for further instructions. You can view the manual on our website at www.archlou.org.

Collection	Month taken up	Due at Chancery	Required Amount
Peter's Pence	6-Aug-09	5-Sep-09	=1/2 avg collection
Catholic Higher Education	20-Sep-09	20-Oct-09	= 1/2 avg collection

DEPARTMENT OF CHARITABLE GAMING

Effective October 1, 2009 the fee on charitable gaming receipts will be .00649 pursuant to KRS 238.570. The fee will be applied beginning with all 2009 4th Quarter Financial Reports and 2009 Annual Financial Reports. Please contact the department with any questions.



PARISH AUDITOR’S NOTES

Other clergy and employee payments, in addition to wages, may be reportable to the IRS. Payments made to any employee for housing or auto allowances must be reported on Form W-2. Payments for automobile expenses would not be required to be reported if paid under an accountable reimbursement plan as explained in the

Priest Compensation Packet or Financial Policies and Procedures Manuals. Payments to clergy for supply help (substitute priests not on parish payroll) must be reported on Form 1099-MISC as Non Employee Compensation. Payments to individuals for services rendered as a contractor (or non-employee) over \$600 in an annual

period are also reportable on Form 1099-MISC. Another item worth reading regarding the transparency in reporting issue can be found on this link from the ACS Technologies online newsletter: <http://www.acstechnologies.com/e-news/finanrepretrans.htm>

FOOD SERVICE NEWS

Mark Your Calendar for 2009

September	National Food Safety Education Month National Chicken Month
September 17-23	Constitution Week
September 22	Autumn Begins
October	National Book Month National Pork Month
October 12-16	National School Lunch Week
November 15-21	American Education Week
November 22-28	National Family Week
November 29-December 24	Advent

2009/2010 Cafeteria Managers Meeting Schedule

Tuesday, October 27, 2009	2:30 pm, St. Joseph, Bardstown
Wednesday, October 28, 2009	2:30 pm, Chancery
Tuesday, December 8, 2009	2:30 pm, Bethlehem High School
Wednesday, December 9, 2009	2:30 pm, Chancery
Tuesday, February 16, 2010	2:30 pm, St. Gregory, Cox's Creek
Wednesday, February 17, 2010	2:30 pm, Chancery
Tuesday, April 20, 2010	2:30 pm, St. James E-town
Wednesday, April 21, 2010	2:30 pm, Chancery
Tuesday, July 27, 2010	2:30 pm, St. Joseph Bardstown
Tuesday, August 10, 2010	2:30 pm, Chancery

SUBJECT TO CHANGE – You will be notified of any change via e-mail.

2009-2010 Reimbursement Rates

Don't forget to update your reimbursement rates.

	Lunch	Breakfast	Breakfast
Free:	\$ 2.68	\$ 1.46	
Reduced:	\$ 2.28	\$ 1.16	
Full Paid:	\$ 0.25	\$ 0.26	

CHECK YOUR INVENTORY

If you have excess canned goods, please e-mail a detailed list.
jbisig@archlou.org



Have you joined SNA?



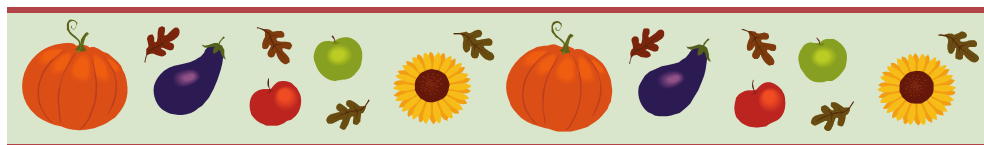
The School Nutrition Association (SNA) is the only professional association dedicated solely to the support and well being of school nutrition professionals in advancing good nutrition for all children. Since 1946, SNA has been advancing the availability and quality of school nutrition programs as an integral part of a student's education. With its 52 affiliates, SNA is dedicated to your success and the success of your school district's nutrition program and to the health and wellness of America's school children.

Other benefits:

School Nutrition Association (SNA) members enjoy a variety of benefits with their membership, both intangible and tangible. As a member you will be able to:

- Enhance your career through SNA Certification
- Increase your wealth of knowledge with professional development materials and up-to-date industry news
- Express your concerns and show your support of child nutrition programs to local, state and national government officials
- Network with industry peers, share information and discover best practices to apply in your programs at SNA Conferences and through the Online Communities
- Receive a subscription to SNA's award-winning publication *School Nutrition* magazine
- Take advantage of scholarship and grant opportunities
- Enjoy a variety of members-only discounts on products and programs, including Emporium purchases, conference registrations, latest research findings, SNA Certification and insurance plans
- Access members only information on the SNA website including additional news and talking points, Online Communications, archives of *School Foodservice & Nutrition*, *Tuesday Morning* and several "Tools You Can Use" such as the Promotional Calendar

JOIN TODAY!!! GET STARTED ON BECOMING CERTIFIED!!!



AN IMPORTANT REMINDER FROM THE PERSONNEL OFFICE

Please be sure to send the Ceridian Qualifying Event form for terminating employees and the CobraServ New Employee/Covered Spouse Notification Form for all new employees who elect medical or dental coverage. These forms can be found on

our website www.archlou.org. Attach these forms to the Notification of Employee Benefit Change Form or the Benefit Enrollment Form and send to Candy Wittenauer at the Chancery.

RETIREMENT PLAN

A reminder to keep all employees' personal information current and up to date in Paycor including termination dates. The accuracy of this information has an impact on the file pulled for the

retirement plan.

Be sure you have identified employees that will be eligible for entry into the retirement plan on October 1, 2009 and that you have provided them with all the

appropriate information. At the beginning of each quarter, participants may also elect to increase or change their employee contribution.

RETIREMENT PLAN LIMITS FOR 2009

401k Salary Deferrals	\$ 16,500.00
Catch Up Contribution	\$ 5,500.00

Paycor payroll system incorporates the new retirement plan limits automatically to monitor limits.

CATHOLIC ARCHDIOCESE EMPLOYEES RETIREMENT PLAN FIFTH THIRD BANK CONTACTS

Plan Sponsor Support

866-827-2211

Client Service Manager

Chris Varatta

Direct Dial: 800-393-1352 ext 226

Fax: 513-534-8177

Christopher.varatta@53.com

The Chancery Personnel Office will continue to work with Trinity Potter as our Client Consultant

SAFE ENVIRONMENT DATABASE UPDATE

An enormous thank you to each and every one of you involved in the gathering of information and preparation of documentation in order to be in compliance with the USCCB Charter for the Protection of Children and Young People

and Archdiocesan policy. We recognize the time and effort that this entails and applaud you for your attention to ensure that our locations are a safe place for those we serve.

If you want to update your records on a periodic basis or need to verify attendance at a Safe Environment Training session, feel free to contact Lisa Leister at lleister@archlou.org or by calling (502) 585-3291 ext. 1152.

OCTOBER ARCH SUPPORT ANNUAL BENEFIT MEETINGS

Tuesday, October 27, 2009

1:00 pm

Chancery Office

Wednesday, October 28, 2009

10:00 am

Chancery Office

Wednesday, October 28, 2009

1:00 pm

Chancery Office

Thursday, October 29, 2009

10:00 am

St. Joseph Parish Office/Bardstown

For those that may not be available on the above dates or on vacation:

Tuesday, November 3, 2009

10:00 am

Chancery Office

A representative from each parish or group participating in the Archdiocese of Louisville Benefit Program MUST attend one of these meetings. Changes and updates in the 2010 benefit program will be reviewed, questions answered and materials distributed. The Louisville meetings will be held at the Chancery Office meeting space. We have also scheduled a meeting on November 3rd for those unable to attend the previous week's meetings or if it is more convenient for you to attend on the 3rd of November.

Don't miss this most important meeting!

ARCH SUPPORT ON THE WEB!

To read this newsletter online or print additional copies, go to the archdiocesan web site, www.archlou.org click on the "The Archdiocese," click on "Publications," click on **ARCH SUPPORT**.

HIGH SCHOOL BUSINESS MANAGERS ROUNDTABLE

Tuesday, October 6, 2009

Noon

Trinity High School

Hosted by:

Rob Saxton

RSVP: saxton@thsrock.net

PARISH BUSINESS MANAGERS ROUNDTABLE

Wednesday, November 18, 2009

Noon

St. Albert the Great

Hosted by: Larry Brunner

RSVP: brunno5@aol.com

DECEMBER ARCH SUPPORT MEETINGS

Tuesday, December 1, 2009

10:00 am

Chancery Office – Meeting Room 3

Wednesday, December 2, 2009

10:00 am

St. Joseph Parish Office – Bardstown

