



# ARCHDIOCESE OF INDIANAPOLIS

*The Church in Central and Southern Indiana*

## 2022 Benefits Summary Full Time Employees



**Human Resources**

[www.archindy.org/hr](http://www.archindy.org/hr)

## **Welcome Employees of the Archdiocese!**

This summary highlights the plans provided to you. For some plans, you will be enrolled automatically when you are a full time, new hire within the Archdiocese, such as Retirement, Long Term Disability and Life Insurance. However, the Medical, Dental, and Flexible Spending Accounts require you to enroll if you want to participate. Please take a few minutes to review this summary and familiarize yourself with your benefits.

In addition to information regarding the different plans, you will also find information for wellness incentives, natural family planning, protected leave for employees and continuation of coverage when you end employment.

As you look through the table of contents, you can click on a topic and it will take you directly to that topic within this summary. Throughout the summary you will find clickable links to different websites, contact information and FAQs that will give you further information on your benefits.

### **If you're a new hire, Welcome!**

In your first weeks of employment, you'll need to complete several employment forms, enroll for benefits, and review the policies and procedures of your parish, school, or agency.

Before your first day of work, you should have completed the Archdiocese of Indianapolis safe environment training. Our Code of Conduct and Background Check are embedded in this training. All employees must complete these two items prior to their first day of work. You cannot work at any location, in any capacity with the archdiocese until your background check and training have been completed.

Below you will find a description of each benefit that is offered to you along with a link to more information about that benefit on our website.

For contracted employees, benefits begin on the first of the month coinciding with your contract. For non-contracted employees, benefits begin on the first of the month following your hire date.

If you should have any questions or concerns about these plans, please contact Human Resources at (317) 236- 1594 or [hr@archindy.org](mailto:hr@archindy.org). We would be happy to assist you.

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## Medical Insurance

### Medical Insurance Premiums

- Premiums are paid through employee payroll deductions
- Premiums are paid pre-tax. Therefore, once you decline or enroll in this coverage, you must keep that election for the entire plan year. Qualifying events are exceptions. Please go to [www.archindy.org/hr](http://www.archindy.org/hr) for more information on qualifying events.

2022	Employee Medical Cost
Single	\$39.32/pay period
Family	\$211.93/pay period



### UnitedHealthcare Plan - Choice Plus Network

- Administered by UMR
- Most preventative services are covered at 100%. This includes annual physicals and diagnostic tests, well baby care, mammograms, routine annual eye exams, immunizations
- Up to \$1,000 per year for Natural Family Planning. Click [here](#) for more information.

Contact UMR at 800-207-3172 or visit [www.UMR.com](http://www.UMR.com)

Plan Feature	Your Responsibility In-Network	Your Responsibility Out-of-Network
Annual Deductible	Individual: \$2,500 Family: \$5,000	Individual: \$5,000 Family: \$10,000
Co-Insurance	30% of expense for service (paid after deductible is satisfied)	50% of expense for service (paid after deductible is satisfied)
Out-of-Pocket Maximum (Combined cost of deductible and co-insurance)	Individual: \$5,000 Family: \$10,000	Individual: \$10,000 Family: \$20,000

## Wellness

Incentives for employees and their spouses enrolled in The United Health Plan.

### Annual Physical

- \$200 tax-free incentive paid to your HSA/HRA.
- for employees and spouses enrolled in The United Health Plan who complete an annual physical to include a completed biometric form from a primary care doctor.
- The form must be completed within 90 days of your physical.
- Click [Here](#) for the form.

### Maternity Wellness Program

\$800 tax-free incentive paid to your HSA for employees or spouses enrolled in The United Health Plan who complete the program. If UMR does not contact you after your first prenatal visit, please reach out to them directly at 1-888-438-8105.

### Orthopedic Health Support

\$1,000 tax-free incentive paid to your HSA/HRA; for employees and spouses enrolled in the United Health Plan who enroll in the program and complete certain orthopedic procedures at Ortho Indy. Please reach out to UMR at 800-207-3172.

## How to find an in-network provider:

Call your physician directly and ask if they are in-network with the UHC Choice Plus network  
OR

1. Go online
2. Go to [www.umar.com](http://www.umar.com)
3. Select "Find a Provider" icon in the middle of the web page
4. In the Provider Network box type "UnitedHealthcare Choice Plus Network" and select "Search"
5. Scroll down and select "View Providers"
6. This will take you to the UnitedHealthcare website where you will be able to enter the Doctor's Name, Facility Name, Clinic Name or even search by Care of Condition



## Plan Advisors

A team of specialists at UnitedHealthcare to call regarding any medical plan questions

- Help members navigate through complex health care scenarios
- Serve as liaison between the member, the health plan and care management experts
- Help members make informed decisions

Contact UMR at 800-207-3172 or visit [www.UMR.com](http://www.UMR.com)

## Healthcare Cost Estimator Tool

An online tool that gives plan members easy access to the personalized information they need to make more informed health care decisions. Accessible through your [www.umar.com](http://www.umar.com) account, it provides:

- Estimates based on available fee schedules or contracted rates
- Estimates based on claims averages for a provider when fee schedules/contracted rates are not available
- Information that is personalized to calculate out-of-pocket expenses based on each employer's plan and the current benefit status of each member

It helps plan members research:

- Their procedure by providing in-depth information on more than 100 procedures
- A Care Path – a planned treatment program that may consist of one or more health services for treatment of a condition
- Their provider by offering quality and efficiency measurements for participating providers that allow members to make more informed decisions
- Their costs by allowing members to compare estimated prices of treatment options and helping to reduce out-of-pocket costs

## Health Care Reform

The Archdiocese of Indianapolis believes the health plan offered to employees is a "grandfathered health plan" under the Patient Protection and Affordable Care Act (the Affordable Care Act). As permitted by the Affordable Care Act, a grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted. Being a grandfathered health plan means that your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans, for example, the requirement for the provision of preventive health services without any cost sharing. However, grandfathered health plans must comply with certain other consumer protections in the Affordable Care Act, for example, the elimination of lifetime limits on benefits.

Questions regarding which protections apply and which protections do not apply to a grandfathered health plan and what might cause a plan to change from grandfathered health plan status can be directed to the plan administrator at [hr@archindy.org](mailto:hr@archindy.org) or 1-800-382-9836, ext. 1594.

## Prescription Drug (RX)

### Epiphany RX



Prescription drug benefits are administered by EpiphanyRx. The cost of your medication is based on the tier the drug is assigned. Employees do not pay an additional premium for prescription drug coverage. If you have paid for your prescription out of pocket, click [here](#) for the EpiphanyRx claim form.

- Up to \$1,000 per year for smoking cessation
- Up to \$1,000 per year for weight loss prescriptions

### Mail Order

Mail order is not required. If you choose, you can use the mail order pharmacy, Costco Home Delivery, for your maintenance medications.

You can follow these steps to get set up:

- go to [www.pharmacy.costco.com](http://www.pharmacy.costco.com)
- click on "Get Started" to create your account and patient profile
- request to have your prescriptions filled by clicking on New Prescription Request.

If EpiphanyRX is unable to transfer your prescription, Costco will reach out to your physician for a new prescription. You may reach a live representative at Costco at 800-607-6861 or by emailing them at [webpharmacy@costco.com](mailto:webpharmacy@costco.com).

### Tips to save on Rx costs

#### Copay Assistance

Many medications have copay assistance programs, where a drug manufacturer pays for part of the drug's cost in order to make the medication more affordable.

If you do not currently use a copay assistance program, the EpiphanyRx member services team will help you enroll so, you can take advantage of these savings.

#### GoodRx

By going to the GoodRx website here or app, you can search for your drug to see which pharmacy has the best price. You would then show the "coupon" using the GoodRx on your smartphone to the pharmacist to save.

You can submit your receipt to [memberservices@epiphanyrx.com](mailto:memberservices@epiphanyrx.com) to get credit toward the out-of-pocket on your insurance policy.

#### Opt for Generic

Generic drugs are approved by the FDA and have the same active ingredients as brand name medications. Many stores have free or little to no cost options by choosing generic. Talk to your doctor every time you are given a new prescription to see if the generic version is right for you.

#### Choose the Right Pharmacy

The cost of medication can vary drastically by pharmacy. It is recommended to do a cost compare with Epiphany pricing. Local chains, Walmart and Kroger pharmacies are typically the most cost effective. Log in to your Epiphany portal at [www.epiphanyrx.com](http://www.epiphanyrx.com) to check the prices for your specific prescriptions prior to having them filled at your pharmacy.

Contact EpiphanyRx at 844-820-3260 or [memberservices@epiphanyrx.com](mailto:memberservices@epiphanyrx.com)



## Health Savings Account (HSA)

Click [here](#) for the Health Savings Account FAQ

- Available to eligible employees enrolled in the Archdiocesan medical plan
- Archdiocese makes employer contributions on a per pay period basis
- Employees can also contribute on a pre-tax basis through payroll deduction
- HSA accounts will be opened by the Archdiocese on behalf of the employee with Optum Bank
- Account balances rollover year-to-year (no “use it or lose it”), earn tax-free interest, have no monthly fees, and remain with the employee when employment ends
- Tax free withdrawals for medical, dental, vision, prescription drug and prescribed over-the-counter drug expenses



Contact Optum Bank at (866) 234-8913 or [www.optumbank.com](http://www.optumbank.com)

Coverage	Employer Contribution*	2022 HSA Contribution Limits (Employer + Employee)
<b>Individual Coverage</b>	\$46.16/pay period* (\$1,200.16 per year)**	<b>\$3,650</b> per calendar year \$4,650 for employees age 55 and over
<b>Family Coverage</b>	\$92.32/pay period* (\$2,400.32 per year)**	<b>\$7,300</b> per calendar year \$8,300 for employees age 55 and over

\*These employer contributions are provided for elections effective in the 2022 calendar year only.

\*\* These are the maximum annual contribution amounts; actual amounts received will be prorated based on insurance effective date and HSA account open date.

## Health Reimbursement Account (HRA)

Click [here](#) for the Health Reimbursement Account FAQ

- Available to eligible employees 65 and older enrolled in the Archdiocesan medical plan
- Archdiocese makes employer contributions on a per pay period basis
- Employees cannot contribute per the IRS
- HRA accounts will be opened by the Archdiocese on behalf of the employee with Health Equity
- Account balances rollover year-to-year (no “use it or lose it”), have no monthly fees, and remain with the employee when employment ends

Contact HealthEquity at (877) 924-3967 or [www.healthequity.com](http://www.healthequity.com)

Coverage	Employer Contribution*
<b>Individual Coverage</b>	\$46.16/pay period* (\$1,200.16 per year)**
<b>Family Coverage</b>	\$92.32/pay period* (\$2,400.32 per year)**

\*These employer contributions are provided for elections effective in the 2022 calendar year only.

\*\* These are the maximum annual contribution amounts; actual amounts received will be prorated based on insurance effective date and HRA account open date.

## Flexible Spending Accounts

Click [here](#) for the Flexible Spending Account FAQ

Click [here](#) for the Dependent Care Flexible Account FAQ

### All Purpose Flexible Spending

For persons covered under a plan outside of the Archdiocese that is not a High Deductible Health Plan (HDHP).



- Pretax dollars deducted directly from the employee's check each pay
- Use for expenses of the employee, spouse, and tax dependents
- Administered by HealthEquity
- Account balances must be used prior to termination or the end of the plan year

### Limited Purpose Flexible Spending

For persons covered under a High Deductible Health Plan.

- Pretax dollars deducted directly from the employee's check each pay
- Use for expenses of the employee, spouse, and tax dependents
- Administered by HealthEquity
- Account balances must be used prior to termination or the end of the plan year

These funds can be used for:

- out-of-pocket dental expenses
- out-of-pocket vision expenses
- post deductible medical expenses such as co-insurance.

Search a list of qualifying medical expenses you can use your FSA on [here](#).

### Dependent Care (DCFSA)

A Dependent Care Flexible Spending Account (DCFSA) enables you to use pre-tax dollars for qualified dependent care expenses.

- Pretax dollars deducted directly from the employee's check each pay
- Administered by HealthEquity
- Account balances must be used prior to termination or the end of the plan year
- A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.

These funds can be used for:

- Daycare, nursery school and preschool
- Summer day camp
- Elder daycare
- Before and after school programs

Contact HealthEquity at (800) 372-3539 or [www.healthequity.com](http://www.healthequity.com)

2022	Minimum	Maximum
All Purpose/Limited	\$100	\$2,750
Dependent Care	\$100	Single Filing \$2,500 Joint Filing \$5,000



## Dental Insurance

### Dental Insurance Premiums

- Premiums are paid through employee payroll deductions
- Premiums are paid pre-tax. Therefore, once you decline or enroll in this coverage, you must keep that election for the entire plan year. Qualifying events are exceptions. Please go to [www.archindy.org/hr](http://www.archindy.org/hr) for more information on qualifying events

2022	Dental
Single	\$4.56/pay period
Family	\$23.56/pay period



### Delta Dental Plan

- Deductible is separate from medical coverage deductible
- Can be elected independently of medical coverage
- Annual maximum benefit is \$750 per person for all services except orthodontics
- Annual maximum benefit for orthodontics is \$1500 per person lifetime maximum up to age 19
- Utilizes two networks – PPO network and Premier network
- For out of network, you are responsible for the entire bill up front; any benefit will be paid directly to you upon processing of the claim

Contact Delta Dental at (800) 524-0149 or [www.deltadentalin.com](http://www.deltadentalin.com)

Plan Feature	In Network (PPO & Premier) Plan Pays
<b>Diagnostic &amp; Preventive Services</b> Exams Cleanings Fluoride Space Maintainers X-rays	100%  Deductible: \$0  2 exams per calendar year
<b>Basic Services</b> Emergency palliative treatment – temporary pain relief Minor Restorative Services – fillings, crown repair Endodontic Services – root canals Periodontic Services – cleanings following periodontal therapy Simple Extractions – non-surgical removal of teeth Other oral surgery – dental surgery Relines and repairs – to bridges, implants, and dentures	80% after deductible  Deductible: \$50 per person \$100 per family per calendar year
<b>Major Services</b> Major restorative Services – crowns TMD Treatment – treatment of the disorder of the temporomandibular joint including related films Prosthodontic services – bridges, implants and dentures	50% after deductible Deductible: \$50 per person \$100 per family per calendar year
<b>Orthodontic Services</b> Up to the age of 19	50% after deductible Deductible: \$50 per person \$100 per family per calendar year

## 403(b) Retirement Savings Plan

- Employee contributions are deducted pre-tax each pay, up to an annual maximum contribution amount set by the IRS each year
- All full-time, new employees are automatically enrolled at a 2% contribution rate, which increases 1% automatically each year until it reaches an 8% contribution rate of pay
- Employees may opt-out of automatic contributions and may increase, decrease, or stop contributing at any time
- Changes to your contribution percentage can take up to two pay periods to be processed
- Employee contributions are always 100% vested



### Employer Contributions

- The Archdiocese matches 50% of employee contributions up to 8% of pay
- Matching funds from the Archdiocese are 100% vested immediately

If you contribute	Archdiocesan match* is an amount equal to	Your total savings is	What you've left on the table
1% of your pay	0.5% of your pay	1.5% of your pay	an amount equal to 10.5% of your pay
2% of your pay	1% of your pay	3% of your pay	an amount equal to 9.0% of your pay
3% of your pay	1.5% of your pay	4.5% of your pay	an amount equal to 7.5% of your pay
4% of your pay	2% of your pay	6% of your pay	an amount equal to 6.0% of your pay
5% of your pay	2.5% of your pay	7.5% of your pay	an amount equal to 4.5% of your pay
6% of your pay	3% of your pay	9% of your pay	an amount equal to 3% of your pay
7% of your pay	3.5% of your pay	10.5% of your pay	an amount equal to 1.5% of your pay
8% of your pay	4% of your pay	12% of your pay	You've left nothing on the table!

### Investments and Administrative Fees

- A wide variety of investment options are available through One America
- Default investment options are MFS Lifetime target-date retirement funds which emphasize growth in the early years of your career and lower volatility in later years
- Fees include a flat administrative fee of \$13.50 automatically charged to the account quarterly. An additional percentage may be charged based on your investments

### Accessing your Retirement Plan

- Log on to [www.archindyretirement.org](http://www.archindyretirement.org)
- Please contact OneAmerica if you can't remember your user ID or password

Contact OneAmerica at 1-800-858-3829 or [www.archindyretirement.org](http://www.archindyretirement.org)

## Life Insurance

### Basic Term Life Insurance

- Employees who are full time and work 30 or more hours per week during the school or calendar year are eligible
- All full-time employees automatically receive a basic term life insurance benefit equal to their annual salary
- The cost of this basic life insurance is paid for by your parish, school, or agency

### Additional Voluntary Term Life Insurance

- Additional term life insurance is available as a purchase option annually during open enrollment
- Newly hired employees going through their first open enrollment are eligible to enroll with guaranteed issue coverage
- Existing employees who have already completed their first open enrollment will be subject to evidence of insurability
- Guaranteed issue: employees up to \$200,000; spouses up to \$20,000; dependent children up to \$5,000
- Amounts above the guaranteed issue may be purchased with evidence of insurability
- Additional term life insurance premiums are paid directly from your checking account

## Disability Insurance

### Short-Term Disability

- All full-time employees can purchase Short-Term Disability annually during open enrollment
- Newly hired employees going through their first open enrollment are eligible to enroll with guaranteed issue coverage
- Existing employees who have already completed their first open enrollment will be subject to evidence of insurability
- If an employee is unable to work due to a non-work-related illness or injury, Short-Term Disability will pay 60% of the employee's salary after a 15- or 31-day waiting period; benefits continue for up to 90 days
- Short term disability premiums are paid directly from your checking account



### Long-Term Disability (LTD)

- Full time employees who work 30 or more hours per week during the school or calendar year are eligible for LTD
- All full-time employees are automatically enrolled in Long-Term Disability Insurance
- If an employee is unable to work due to a non-work-related illness or injury, the plan will pay 60% of their salary after a 90-day waiting period
- The cost of Long-Term Disability insurance is paid by your parish, school, or agency

Enrollment for Life and Disability Insurance will not take place in the Open Enrollment portal. Employees must contact Darrel Fitch with WalkerHughes to elect the additional voluntary life insurance or short-term disability insurance prior to 1/1/2022.



Contact **Darrel Fitch** at **317-672-4061** or [d.fitch@walkerhughes.com](mailto:d.fitch@walkerhughes.com)

## Work and Family Benefits

### Employee Assistance Plan (EAP)

- Provided at no cost to employees
- Help for employees and their families coping with alcohol/substance abuse, emotional distress, marital/ family conflicts, financial and legal problems, work stress and more
- Confidential crisis intervention and counseling to all employees and their family members of up to seven sessions per life event
- Provided through St. Vincent Hospital with counseling locations throughout central and southern Indiana
- Contact the EAP at (317) 338-4900 or (800) 544-9412

### Adoption Assistance

- Provided at no cost to employees upon completion of adoption
  - Must have worked for parish, school, or agency for one year,
  - Be at least age 21 and be eligible for our health insurance plan.
  - A home study from an agency of Catholic Charities in the Archdiocese of Indianapolis is required
- Provides up to \$8,000 reimbursement to help pay for adoption expenses:
- Provides up to \$10,000 reimbursement for special needs children.
- Benefits may be taxable. Please consult your tax advisor.

### Perkspot

- A discount program for parish, school, and agency employees
- Examples of products and merchants include:
  - Home and auto insurance, legal plans, identity theft solutions, travel clubs
  - Computers, software, and electronics
  - Department store and apparel
- Go to [www.archindy.org/hr](http://www.archindy.org/hr) and click on the Perkspot widget to register



## Additional

### Continuation of Benefits after Loss of Coverage (COB)

- Available to you and/or your dependents who lose coverage as the result of termination of employment, divorce, separation, or loss of eligibility for a period of up to 18 months.
- Up to 60 months is available for an employee over age 60 who has completed at least 10 years of service at the time of termination.
- Contact [HR@archindy.org](mailto:HR@archindy.org) for more information or to elect continuation of your health insurance

2022	Employee Medical Cost	Employee Dental Cost
Single	\$569.42	\$50.00
Family	\$1,527.52	\$135.25

### Family and Medical Leave (FMLA)

- Provides up to 12 weeks of unpaid leave; tracked on a rolling 12-month period measured backward
- Available to employees with one year of service and 1,250 hours or more worked in the previous 12 months
- To be eligible, absence must be due to one of the following reasons:
  - Birth of a child (you must be the father or mother of the child)
  - Adoption or foster care of a child (you must be the father or mother of the child)
  - Care of a spouse, child, or parent because of a serious health condition
  - Care for certain military family leave emergencies
  - Your own serious health condition

## Important Vendor Contact Information

For more benefits information,  
log on to <http://www.archindy.org/hr>

### Health Insurance

The United Health Plan (UMR) Plan Advisor:  
(800) 207-3172  
[www.umar.com](http://www.umar.com)

### Prescription Drug Provider

EpiphanyRx  
Customer Service: (844) 820-3260  
[www.epiphanyrx.com](http://www.epiphanyrx.com)

### Dental Insurance

Delta Dental  
Customer Service: (800) 524-0149  
[www.deltadentalin.com](http://www.deltadentalin.com)

### Retirement Savings Plan 403(b)

OneAmerica  
1(800) 858-3829  
[www.archindyretirement.org](http://www.archindyretirement.org)

### Pension Plan

Lay Employee Retirement Plan for employees hired  
prior to 1/1/2012  
(317) 236-7313

### Perkspot

<https://archindy.perkspot.com/login>

### Life and Disability Insurance

Darrel Fitch, WalkerHughes Insurance  
(317) 672-4061  
[d.fitch@walkerhughes.com](mailto:d.fitch@walkerhughes.com)

### Health Savings Account

Optum Bank  
Customer Service: (866) 234-8913  
[www.optumbank.com](http://www.optumbank.com)

### FSA/Limited Purpose Flex/Dependent Care/HRA

Health Equity  
(877) 924-3967  
[www.healthequity.com](http://www.healthequity.com)

## Human Resources Contact Information

### Andrea Wunnenberg, Director

[awunnenberg@archindy.org](mailto:awunnenberg@archindy.org)  
(317) 236-1533  
(800) 382-9836 ext. 1533

### Brianna Smith, Operations Manager

- Benefits
- Employee Leave

[bsmith@archindy.org](mailto:bsmith@archindy.org)  
(317) 592-4045  
(800) 382-9836 ext. 4045

### Lisa Howard, HR Specialist

- Personnel Issues
- Policies

[lhoward@archindy.org](mailto:lhoward@archindy.org)  
(317) 592-4031  
(800) 382-9836 ext. 4031

### Kristen Leffler, HR Specialist

- New Hires
- Safe Environment
- Background Checks

[kleffler@archindy.org](mailto:kleffler@archindy.org)  
(317) 592-4044  
(800) 382-9836 ext. 4044

### Enza Sprauer, HR Specialist

- Retirement/Pension
- Benefits
- Clergy Medical
- I-9

[esprauer@archindy.org](mailto:esprauer@archindy.org)  
(317) 236-7313  
(800) 382-9836 ext. 7313

### Jackie Taylor, HR Assistant

- General Questions
- Wellness

[jtaylor@archindy.org](mailto:jtaylor@archindy.org)  
(317) 236-1594  
(800) 382-9836 ext. 1594