



Minimum Health Care Coverage Policy
Adopted by Diocesan Council September 13, 2014

The Diocesan Council has established a minimum level for health insurance coverage. Each parish is to provide for full-time (30+ hours per week) clergy and lay employees an 80/60 PPO for employee, plus one (which needn't necessarily be a spouse), or the financial equivalent which may enable the employee to choose an alternative plan to cover additional family members with parishes paying 100% of the premium for each individual employee plus one dependent.

The employee may choose the option to be covered under the High Deductible Health Plan, with the parish making contribution to the employees Health Savings Account. This could amount to considerable savings in healthcare costs to the parish. However choosing such a plan is at the discretion of the employee.

This is the minimum required coverage, parishes are entitled to exceed this minimum. Parity is established for clergy and lay employees, effective January 1, 2015. If a parish offers more health care benefits to their clergy the same must be offered to their lay employees.

Individual employees may opt not to accept health coverage under the Denominational Health Plan if they can attain such coverage through a spouse or partner's plan or through selected programs such as Tri-Care.

The Denominational Health Plan through the Medical Trust offers many additional health benefits, which can be explored through the Church Pension Group website:

<https://www.cpg.org/active-clergy/insurance/health-and-wellness/value-added-benefits/>

As always if you need advice or support with respect to health insurance policies and procedures please do not hesitate to contact Tammy Mazure, Assistant to the Bishop for Finance and Benefit Administration in the Bishop's office.

Updated 12/16/2014