

Diocese of Western Michigan
Calendar year 2018
Required Minimum Health Insurance Coverage

The Diocesan Council has established a minimum level for health insurance coverage. Each parish must provide to full-time (1,500 or more hours per year) clergy and lay employees at least the Anthem CDHP/HSA 20 Plan (Consumer-Directed Health Plan/Health Savings Account), or the financial equivalent, which may enable the employee to choose an alternative plan to cover additional family members. The parish pays 100% of the premium for each individual employee.

Additionally, for the first year that full time employee enrolls in the CDHP/HSA 20, the parish must fully fund the in network coverage deductible by making a contribution to an employee's Health Savings Account. In subsequent years the contribution to the employees HSA will be negotiable but in no case less than 65 % of the deductible for that year. The employee may also contribute "tax free" dollars to the HSA subject to federal maximum limits.

This is the minimum required coverage. Parishes are encouraged to exceed this minimum. Parity is required for clergy and lay employees. If a parish offers more health care benefits to their clergy, the same must be offered to their lay employees, and vice versa.

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.

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