

Episcopal Diocese of Western Michigan
Health Insurance Policy

Adopted by the Diocesan Council Sept 9, 2017

Eligibility: Employees who work more than 1000 hours per year are eligible to purchase group health insurance through the Episcopal Church Medical Trust Denominational Health Plan (DHP). Eligible employees working less than 1500 hours per year are responsible for all premiums,

Plans: The diocese selects plans annually from the plan array offered by the DHP. Each year, a “base plan (minimum required insurance for full time employees)” is chosen by action of Diocesan Council. Eligible employees may select, from the plans offered by the Diocese, through an open enrollment process, the plan that best fits their needs based on their current life situation. Employees are responsible for all deductibles and out-of-pocket maximums as defined in their plan.

Contribution: An organization must fund 100% of the premium of the “base plan”, or the financial equivalent, for full time employees (1500 hours or more). This is the minimum required coverage; parishes are encouraged to exceed this minimum. Individual employees may opt out of health coverage under the DHP if they can attain comparable coverage through a spouse or partner's plan, through selected programs such as Tri-Care, or can prove eligibility for a Premium Tax Credit under the Affordable Care Act.

Parity: 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.

Health Savings Account: The first year a full time employee enrolls in a Consumer Directed Health Plan/ Health Savings Account (CDHP/HSA), the organization must fully fund the employee's Health Savings Account with the in network coverage deductible. In subsequent years, the contribution to the full time employees' HSA will be negotiable, but in no case less than 65 % of the in network coverage deductible for that year. If a change is made to an employee's HSA funding, it must be reflected in other employees' HSA funding. The employee may also make pre-tax contributions to their HSA subject to federal maximum limits.