

Health Care Plan Policy, September 10, 2019

WHEREAS the 2009 General Convention adopted A177 Resolution and Canon which established The Denominational Health Plan for "clergy and lay employees who are scheduled to work a minimum of 1,500 hours annually", and

WHEREAS A177 provides that "each diocese has the right to make decisions as to plan design options, minimum cost-sharing guidelines for parity between clergy and lay employees, [and] domestic partner benefits... in The Denominational Health Plan,"

BE IT RESOLVED that The Diocese of Central New York shall offer four three-tier plans effective January 1, 2020:

- the Anthem Blue Cross/Blue Shield Consumer Driven Health Plan 15/Health Savings Account ("Standard Plan")
- the Anthem Blue Cross/Blue Shield Consumer Driven Health Plan 20/Health Savings Account ("Alternate Plan")
- the Anthem Blue Cross/Blue Shield BlueCard PPO 100 ("Alternate Plan")
- the Anthem Blue Cross/Blue Shield BlueCard MSP PPO 100("Medicare Option") in accordance with the following principles:

1. Eligible clergy and lay employees ("Participants") may choose any plan, and also choose single, two-person, or family coverage.
2. The Diocese/parish shall pay the annual medical rate plus the deductible ("Plan Cost") for any level of coverage chosen (single, two-person, family) of the Standard Plan for participants hired prior to January 1, 2016. A Participant who chooses an Alternate Plan shall be responsible for any additional cost. Any cost savings shall be retained by the Diocese/parish.
3. The Diocese/parish shall pay 100% of the annual Single medical rate plus the Single deductible ("Plan Cost") for the Standard Plan for clergy and lay employees who are hired after December 31, 2015. A Participant who chooses an Alternate Plan shall be responsible for any additional cost. Any cost savings shall be retained by the Diocese/parish.
4. If a Participant hired after December 31, 2015 chooses two-person or family coverage, the Diocese/parish shall pay 75% of the Plan Cost (Annual Rate plus Deductible) of such coverage above the cost of individual Plan Cost for the Standard Plan. A Participant who chooses an Alternate Plan shall be responsible for any additional cost. Any cost savings shall be retained by the Diocese/parish.
5. The Diocese/parish shall pay 100% of the Plan Cost for full-time Participants.
6. The Diocese/parish shall pay a percentage of the Plan Cost equal to the percentage of time specified in the letter of agreement for part-time clergy who are at least half-time.

7. The Diocese/parish shall pay a percentage of the Plan Cost equal to the percentage of full-time work for lay employees scheduled to work at least 1,500 hours per year. "Full-time" shall be deemed to be no less than 1,820 hours per year or 35 hours a week.
8. The Diocese/parish has the option of providing lay employees who are at least half-time but scheduled to work fewer than 1,500 hours a year with coverage. In that case, it is recommended that the Diocese/parish pay a percentage of the Plan Cost equal to the percentage of time worked.
9. All eligible clergy and lay employees must be covered by either the Standard Plan or an Alternate Plan unless the cleric or lay employee elects the Employee Opt Out Option provided by the Denominational Health Plan Model. Contribution to Plan Cost for clergy must equal the above percentages. Contribution to Plan Cost for lay employees scheduled to work at least 1,500 hours per year must equal the above percentages.
10. Nothing herein shall be interpreted to reduce the level of cost-sharing currently enjoyed by any member of the clergy or lay employee.
11. Nothing herein shall be interpreted to prevent the Diocese/parish from paying a larger percentage of Plan Cost as long as parity is maintained between clergy and those lay employees who are scheduled to work at least 1,500 hours per year.
12. If a participant elects the Consumer Driven Health Plan, the Diocese/parish shall fund the entire deductible each year. A participant shall not be required to disclose the balance in the Health Savings Account at the end of any year.
13. Benefits shall be available to domestic partners.

AND BE IT FURTHER RESOLVED that the Diocese of Central New York shall offer the three dental plans provided by the Medical Trust in accordance with the following principles:

1. These plans are options which are not required by A177.
2. A participant may purchase a dental plan at the participant's own expense.
3. Nothing herein shall prevent the Diocese/parish from paying for some or all of the cost of one of these plans.

AND BE IT FURTHER RESOLVED that participant cost for those active clergy/lay employees who are enrolled in Medicare plans be determined so as to be consistent with the above principles.