

Medical and Dental Insurance

All clergy and lay employees scheduled to work more than 1,000 hours annually **are eligible** to receive health insurance benefits through the Episcopal Church Medical Trust. All employees who are scheduled to work more than 1,500 hours annually **must** be provided health coverage for the employee and his or her immediate family and dependents through the Episcopal Church Medical Trust, unless a qualified waiver has been approved.

All faith communities within ECMN must participate in the Episcopal Church Medical Trust.

For 2017, faith communities can choose from one of four different medical plans to offer coverage to their lay and clergy employees. There are fewer options this year because the Personnel Committee (clergy and lay members who have been elected by council and appointed by the Bishop) has chosen to eliminate plans that have not been used in several years. Additionally, the Episcopal Church Medical Trust has discontinued the CIGNA Open Access Plus plan.

ECMN will continue to offer one additional plan for eligible employees age 65 or older who are also enrolled in Medicare Part A. Those who qualify for this plan fall under the Medicare Secondary Payer/Small Employer Exception (MSP/SEE) Rule. To receive this benefit individuals must be enrolled in Medicare Part A and choose the Anthem PPO MS 80/60 plan. Once enrolled, Medicare will be the primary payer for Part A (hospitalization) services. Once Medicare has paid its share, the claims will be sent to Anthem, who will then pay the claims as it would for any active employee, minus the amounts paid by Medicare and your deductibles and cost shares. All eligible claims for outpatient services will be paid by Anthem.

This year there will be average increases of roughly 5.5 percent in health care premiums almost across the board. In this respect, the Episcopal Church Medical Trust will outperform our Affordable Care Act state exchange, which will see increases exceeding 50 percent in all categories. This relatively small increase is preceded by several without an increase in health care premiums, and a reduction in premiums of about 4 percent across the board in the last year.

Lastly, there has been a title change for one of the health plans. The High Deductible Health Plan will now be called “Consumer Driven Health Plans” or CDHP for short.

Monthly premium rates for 2017

Medical Plan Options	Single	Plus One	Family	% Change from 2015
Anthem BCBS CDHP-20/HSA	\$562	\$1,012	\$1,574	5.49%
Anthem PPO 80/60	\$753	\$1,355	\$2,108	5.45%
Anthem PPO 90/70	\$844	\$1,519	\$2,363	5.49%
Cigna Open Access Plus	Not offered in 2017			
For age 65+ ONLY	Single	Plus One	Family	% Change from 2015
Anthem PPO MS 80/60	\$641	\$1,154	\$1,795	5.45%

Minimum Employer Contribution

ECMN believes that protection from catastrophic medical costs is a basic benefit of employment. A minimum financial contribution from faith communities to provide protection from catastrophic medical costs is required for clergy and lay employees who are scheduled to work a minimum of 1,500 hours annually.

The minimum financial contribution required to be paid by faith communities towards the purchase of medical benefits for eligible employees is as follows:

- **Single Coverage:** \$640/month
- **Employee Plus One Person Coverage (spouse or child):** \$1,125/month
- **Family Coverage:** \$1,729/month

Each faith community will contribute **at least** this amount and not less towards the chosen plan. For eligible employees who wish to have 100 percent of their premium costs covered by their employer, the Medical Trust offers several choices, including High Deductible health plans, that have monthly premiums below the minimum financial contribution. In these cases, the remaining amount of the faith community contribution can be applied to a “Health Savings Account” (see Appendix C).

We encourage employers to fully fund the medical benefits of their eligible employees when possible.

Dental Coverage

The Personnel Committee is recommending that the dental plan be offered in addition to the medical plan selected by the employee, with the faith community paying for 100 percent of the premium.

Dental Plan Option	Single	Plus One	Family	% Change from 2015
Dental and Ortho 25/75	\$59	\$106	\$165	1.84%

Benefit Eligibility

All exempt (salaried) employees are eligible for benefits. Access to benefit plans for non-exempt employees begins when an employee is scheduled for at least 1,000 hours annually. Employer provided benefits are required when an employee is scheduled for 1,500 hours annually.

Open Enrollment

Our online Open Enrollment for 2017 plans will run from October 24 – November 9, 2016.

During the Open Enrollment period

- Current plan members may change their plan selections for the following year
- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan without the need for a qualifying event

Currently Enrolled Employees

Please inform your currently enrolled employees (plan members) that they will receive a letter from the Medical Trust approximately one week before the Open Enrollment period. This letter will provide them with information about when and how to access the Open Enrollment website, a benefits review and links to important plan resources. In your communications, encourage your employees to begin reviewing their options and research plans early.

Non-participating Employees

Existing employees who qualify for health coverage but are not participating in one of our plans are eligible to enroll themselves and/or their dependents during Open Enrollment for the 2016 plan year. Please send a communication to these employees informing them of this option as well as the plans and rates available to them. You may use the enrollment form for new member enrollments and return them to [Lizanne Geno](#), your Missioner for Administration, before November 9, 2016.