

## ***Medical and Dental Insurance***

All clergy and lay employees who are 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.

In 2019, the Episcopal Church Medical Trust made changes to the plans they offer. The Personnel Committee is offering the choice of one of three medical plans from which faith communities will choose to offer coverage to their lay and clergy employees. The new plans can be found below.

ECMN will also continue to offer one additional plan for eligible employees age 65 or older who are also enrolled in Medicare Part A. If you qualify for this plan, you would fall under the Medicare Secondary Payer/Small Employer Exception (MSP/SEE) Rule. To receive this benefit, you 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.

For several years, ECMN has enjoyed fairly stable health care premiums, and in 2016 we experienced a reduction in premiums of about 4 percent across this board. However, this year you will notice average increases of about 6.5 percent in health care premiums.

### **Monthly premium rates for 2019**

Medical Plan Options	Single	Plus One	Family	% Change from 2015
Anthem BCBS CDHP-20/HSA	\$644	\$1,159	\$1,803	6.54%
Anthem BCBS BlueCard PPO 80	\$776	\$1,397	\$2,173	6.54%
Anthem BCBS BlueCard PPO 90	\$854	\$1,537	\$2,391	6.52%
For age 65+ ONLY				
Anthem BCBS BlueCard MSP PPO 80	\$621	\$1,118	\$1,739	6.53%

## Minimum Employer Contribution

ECMN believes that protection from catastrophic medical costs is a basic benefit of employment. A minimum financial contribution from faith communities that will 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 employers/faith communities towards the purchase of medical benefits for eligible employees is as follows:

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

Each faith community will contribute at least this amount and not less towards any of the offered plans. 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, where the remaining level of employer contribution can be applied to a “Health Savings Account” (see Appendix C).

It is also our desire to see faith communities offer a more generous benefit, and we encourage employers to fully fund the medical benefits of their eligible employees when at all 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	\$60	\$108	\$168	1.81%

## Benefit Eligibility

All exempt (salaried) employees are eligible for benefits, and 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 2019 plans will run from October 15 – November 2, 2018.

### **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 of 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 on 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 2018 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, 2017. All faith communities within ECMN must participate in the Episcopal Church Medical Trust.