

ADMINISTRATION OF EMPLOYEE HEALTH INSURANCE AND PENSION BENEFITS POLICY

Episcopal Diocese of the Rio Grande

In compliance with Title I; Canon 8; Section 1 of the Constitution and Canons of the Episcopal Church, ordained and lay employees of the Diocese of the Rio Grande (DRG) and all of its parishes or missions (referred hereafter as Employer) will be covered under the Denominational Health Plan (DHP) of the Medical Trust sponsored program of the DRG according to the following:

1. Governance and Accountability
 - 1.1 Any and all health insurance coverage provided or paid for by the Employer for active and retired ordained persons or lay employees, shall be provided through the Denominational Health Plan (DHP) in compliance with Title 1; Canon 8, Section 1 of the Episcopal Church.
 - 1.2 The Standing Committee will advise the Bishop and Diocesan Council in accordance with the timeline provided each year by the Medical Trust:
 - 1.2.1 As to the specific mandatory Employer base plan and optional plans to be offered through the DHP for the forthcoming calendar year;
 - 1.2.2 Recommend changes, if any, in the cost-sharing structure of the DHP for Employers in the DRG; and
 - 1.2.3 Make available plans for both single coverage (employees only) and family coverage (employees plus dependents, spouses, and domestic partners.)
 - 1.3 The DRG Office of the Bishop will disseminate to all rectors, vicars, priests-in-charge, senior wardens, bishop's wardens and other Employers within the DRG, a summary of the plans and guidelines as set by the Bishop and Standing Committee for the upcoming calendar year.
 - 1.4 Each Employer will be responsible for identifying eligible employees; providing them with information concerning enrollment and plan benefits; and including the costs for the required benefits in the Employer's annual budget.
 - 1.5 Annually, each Employer will be required to submit evidence of policy compliance to the DRG Financial Administrator or designee.
2. Parity and Eligibility
 - 2.1 Employers must provide employees who are scheduled to work a minimum of 1500 hours annually, regardless of age, the same base plan and cost sharing parity.
 - 2.1.1 Employer pays 100% coverage of single tier of the least expensive plan being offered that calendar year. If selected, coverage for dependents must include parity between clergy and lay.
 - 2.2 Part-time employees that are regularly scheduled to work 1000 to 1499 hours or more per year may participate in the DHP, and the Employer is not required to contribute any amount toward the premium.
 - 2.2.1 Lay employees receiving this benefit may also purchase benefits for their eligible dependents at 100% of the cost of the additional coverage.
 - 2.3 Employers must provide all employees working 1000 hours or more per year comparable group pension benefits.
 - 2.4 Schools, camps, conference centers and any other organizations subject to the authority of the diocese or affiliated with the diocese, but not explicitly considered parishes or missions, are invited and encouraged to participate in the DHP.
 - 2.4.1 Employees of institutions where employee coverage only is provided may purchase additional coverage for dependents, spouses, and domestic partners from the plan options offered through the DHP.
3. Exceptions and Provisions

- 3.1 Employees may opt-out or decline offered coverage if they have healthcare benefits through other approved sources including, but not limited to Medicare; Tricare; a non DRG employer; or coverage under a spouse's or domestic partner's insurance.
- 3.2 Clergy and lay employees may purchase additional healthcare coverage through the DHP with their own funds.
- 3.3 When based on Standing Committee base plan guidelines, where Employers cover the expense of DHP for employees only, DRG employees may purchase additional coverage for dependents, spouses and domestic partners from the plan options offered through the DRG.
- 3.4 If the spouse or domestic partner of a DRG employee is employed and insurance equal to or better than the DHP plans is provided (offered and paid for) by the spouse's or domestic partner's employer, the spouse or domestic partner will not be covered at the DRG Employer's expense.
- 3.5 If the dependents of a DRG employee are provided insurance equal to or better than the DHP plans (offered and paid for) by the spouse's or domestic partner's employer, the dependents will not be covered at the DRG Employer's expense.
- 3.6 If the employed spouse or domestic partner declines coverage from his or her employer (offered and paid for) and chooses to be on the DHP, the DRG employee will pay 100% of the premiums to cover the spouse or domestic partner and any dependents.

Approved by Standing Committee: April 20, 2016