Episcopal Diocese of Alaska Diocesan Policy: Medical Insurance for Qualified Employees Revised & Approved August 10, 2018 by Standing Committee

In reference to General Convention A177(adopted by the 76th General Convention) and B026 (adopted by 77th General Convention) of The Episcopal Church and with Title I, Canon 8 of the Episcopal Church, and no later than January 1, 2013:

The Episcopal Diocese of Alaska and all its congregations are required to obtain medical insurance coverage for their eligible employees through the Denominational Health Plan designed and administered by the Trustees and officers of The Church Pension Fund with benefits provided through The Episcopal Church Medical Trust. Eligible employees are all employees (issued a W-2), both clergy and lay, scheduled to work and be compensated for 1,500 hours or more per year.

Employees may opt out of obtaining medical insurance coverage through the Denominational Health Plan if they have medical insurance coverage through other approved sources (i.e. spouse's employer's plan, former employer's plan, Tri-Care, etc.).

This policy establishes minimum requirements. The Episcopal Diocese of Alaska and all its congregations may provide more but not less in the way of medical benefits.

Eligible clergy and lay employees, on an equal basis, must be offered as an employee benefit, medical insurance coverage at 100% of the single level of the least costly non High Deductible (Consumer Driven) plan through the Denominational Health Plan. Any cost sharing for coverage above single level must be the same for all eligible employees (parity between clergy and lay). As applies to this benefit, eligible employees will be responsible for 100% of the cost of any benefits for children 26 years of age or older, although under the Episcopal Church Medical Trust those children will be eligible to receive benefits until age 30.

For qualified clergy and lay employees, where a least costly High Deductible Health Plan is selected, consideration should be given to fund a HSA's (Health Savings Accounts) with employer contributions to match the cost of the least costly non High Deductible Plan.

Employees of institutions choosing to fund single coverage only may purchase (at the employee's cost) additional coverage for eligible dependents from the plan options offered through the Medical Trust and the diocese.

Employees, both clergy and lay, compensated for more than 1,000 hours but less than 1,500 hours per year will be eligible to receive a healthcare benefit equal to a 50% (half) of the cost of

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single coverage. Employees receiving this benefit may also purchase benefits for their eligible dependents at 100% of the cost of the additional coverage.

Non-congregational institutions of the Episcopal Diocese of Alaska are not required, but encouraged to participate with the Diocese in the medical benefits offered by the Episcopal Church Medical Trust. An institution may decide to participate with the Diocese, seek benefits directly from the Medical Trust, or seek benefits from the market.

Schools, day care facilities and other congregational and diocesan institutions, whether or not they operate under a separate tax ID from the sponsoring institution, are encouraged to participate in the Denominational Health Plan on the same basis as congregations.