

Policies Relating to the Denominational Health Plan Episcopal Diocese of Montana

Policy on Benefit Coverage for Domestic Partners.

Both same and opposite sex domestic partners of ordained or lay employees are eligible to participate as dependents under the Diocese of Montana's health benefits program, with the Bishop's consent and provided that the employee complete the statement attached to this Policy annually as part of open enrollment.

Policy on Participation by Diocesan Institutions.

Non-congregational institutions of the Diocese are not required to participate with the Diocese in the medical and dental 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.

Camp Marshall seasonal staff are not eligible to participate in the plans, but full time non-seasonal Camp Marshall staff are eligible.

Preschools that are under the direct authority of the church are required to participate in the plan.

Policy on Provision of Benefits to Ordained and Lay Employees.

In compliance with Title I, Canon 1.8 Section 1 of the Constitution and Canons of the Episcopal Church, ordained and lay employees of the Diocese of Montana and all of its congregations (each referred to as Employer) will be covered under the medical [and dental] benefits program sponsored by the Diocese according to the following:

- Full-time employees, defined as regularly scheduled to work 1500 or more hours per year, are required to participate, unless eligible to opt out as described below.
- Employer will contribute 100% of the premium for [single, or family] coverage for the base plan selected by the Diocese each year for all full-time employees, ordained or lay, and may pay the contribution required for the employee to buy up to a more rich plan offered by the Diocese, provided that Employer will pay the additional contribution for all full-time employees.
- Part-time employees that are regularly scheduled to work at least 20 hours per week and less than 1500 hours per year may participate, and the Employer is not required to contribute any amount toward the premium but will do so if it is included in the employee's letter of agreement
- An individual employee may opt out of the Diocesan health benefits program only if: (a) covered under a spouse's [or domestic partner's]

health policy; (b) covered under a policy provided by a previous employer; or (c) covered under a policy provided by the government such as Medicare or TriCare.

- If employees opt out of the plan, they must sign a release form indicating the reason for declining coverage.
- The parish or congregation may not provide monetary incentive for declining coverage.
- Medicare beneficiaries are free to reject employer plan coverage and retain Medicare as their primary coverage. However, when Medicare is the primary payer, employers cannot offer such Employees (or their Spouses) secondary coverage for items and services covered by Medicare. Medicare states that an employer cannot sponsor or contribute to individual Medicare supplement health plans or Medicare HMOs for Medicare beneficiaries who are otherwise eligible for active group health coverage. Therefore, the Plan does not offer Medicare supplement health plans or Medicare HMOs to Employees and their Spouses over age 65 and the Employee and their eligible Spouse can no longer receive a subsidy under The Church Pension Fund Post-Retirement Medical Assistance Plan. Failure to comply with the MSP rules can result in penalties assessed against the employer. It is the employer's responsibility to comply with the MSP rules and by participating in the Plans, the employer agrees to indemnify and hold the Medical Trust harmless from any claims resulting from the failure to comply with the MSP rules.
- Medicare provides an exception from this general rule for small employers, generally, those with fewer than 20 full- and/or part-time employees in the current or preceding years. A small employer may request Medicare to pay as primary for Medicare eligible beneficiaries by seeking a "small employer exception." This must be done through the Medical Trust as the employer's health plan.

Policy Adopted: 4/4/2020by Diocesan Council



Signed: