



Diocesan Policy Regarding Medical Insurance

BE IT RESOLVED, as part of the **Employee Benefits Policy of the Diocese of West Texas**:

The Diocese of West Texas and all its congregations are required to:

1) Offer Medical Insurance and Dental Insurance coverage through The Episcopal Church Medical Trust Denominational Health Plan (DHP) for all qualified employees (those employees who work 1,500 hours or more per year and all eligible clergy).

2) All paid employees eligible for medical insurance have the option to participate in the diocesan plan; **Consumer Directed Health Plan (CDHP)** with a corresponding **Health Savings Account (HSA)**. The employer will fund the HSA at one hundred (100) percent of the applicable deductible. **(IRS Regulations govern HSA contributions.)**

Employers will fund fifty (50) percent of the applicable deductible in January to the employee's HSA account (or in month one of eligibility for new employees). The balance will be paid pro-rata for the remainder of the year.

Employees over the age of sixty-five (65) will have the benefit of a Health Reimbursement Arrangement (HRA) as part of their plan that will act in the same way as the HSA for qualified reimbursable medical expenses up to their deductible.

3) At a minimum, the employer will provide employee-only (EO) coverage.

4) The employee contribution or "cost sharing" will be ten (10) percent of the cost of medical/dental insurance chosen.

Employees may opt out of obtaining medical insurance coverage through The Episcopal Church Medical Trust Denominational Health Plan if they have comparable medical insurance coverage through other sources; in the case of clergy, have received the approval of the Bishop.

Adopted by the Executive Board: November 29, 2018