Diocesan Health Insurance Policy

BE IT RESOLVED, as part of the **Employee Benefits Policy of the Diocese of West Texas,** the Diocese of West Texas and all congregations are required to:

I. Offer Medical and Dental Insurance coverage through The Episcopal Church Medical Trust Denominational Health Plan (DHP) for all clergy and lay employees who are scheduled to work at least 1,500 compensated hours per year (eligible employees).

II. Offer eligible employees the option of choosing from the available Diocesan plans as their **Medical plan**. Available plans are:

   a. **Anthem Blue Cross 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 first month of eligibility for new employees). The balance will be paid pro-rata for the remainder of the year.

      Eligible 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.

   b. **Anthem Blue Cross BlueCard PPO**, which provides a lower deductible and specific copay amounts for office visits, emergency room visits.

III. Offer eligible employees the option of choosing from the available Diocesan plans as their **Dental plan**. Available plans are:
   a. Delta Dental Premium
   b. Delta Dental Comprehensive
   c. Delta Dental Basic

IV. Offer eligible employees the same type of coverage; providing employee-only (EO) coverage, at a minimum. *(General Convention Resolution A177, 2009)*

V. Ensure that eligible employees, who are provided Health Insurance, share in the cost of the Health coverage by contributing ten (10) percent of the cost for their selected Medical and Dental plans.

Eligible employees may opt out of obtaining Health Insurance coverage through DHP if they have comparable coverage through other sources. Clergy must receive the approval of the Bishop.

Adopted by the Executive Board: October 10, 2023