



POLICY HANDBOOK

POLICY NUMBER: 36

TITLE: HEALTH CARE POLICY

DATE APPROVED BY DIOCESAN COUNCIL: APRIL 8, 2011

1. Employee share of premiums shall begin on January 1, 2012
2. Employee share shall be 15% of the annual premium assessed by The Medical Trust
3. There shall be a three year phase-in period for current employees, 5% of the assessed premium will be paid in 2012, 10% of the assessed premium will be paid in 2013 and 15% of the assessed premium will be paid in 2014 and subsequent years.
4. New employees will contribute 15% of the assessed premium immediately
5. Employee share of premiums will be paid through payroll deductions
6. If an employee spouse is working and has medical insurance as a benefit, the employee may take the option of having medical insurance under their spouse's plan. If the total cost of that option, moving from the spouse's benefit of single coverage to employee + 1 or family coverage, is at or below the 85% the diocese would normally pay, the Diocese will pay 100% of that premium increase incurred by the employee's spouse.
7. The Medical Trust has new eligibility rules that adult children, up to age 30, provide that they are now eligible for coverage under the parent/employee's plan. Federal law states the age is 26. Any employee who currently has employee + 1 coverage, and wishes to take advantage of the new rule and cover an adult dependent, moving to family coverage, the employee shall be responsible for the entire premium increase.