

2018 Annual Report of the Benefits Committee

While there is uncertainty about the changing landscape of health insurance, both the Church Medical Trust and the Diocesan Benefits Committee continue to work towards maintaining the same high level of health coverage that we've provided for our eligible clergy and lay employees.

Each year, in September, the Benefits Committee is tasked with selecting the base plan for which the premium must be paid in full by the employing congregation or institution. One of the primary factors that goes into this decision is the long standing history in this diocese of providing health insurance to eligible clergy and lay employees with no premium cost sharing. This history and practice helps the diocese both attract and keep highly qualified clergy and lay employees and we remain committed to providing for the well-being of our clergy and lay employees.

The selection of a base health insurance plan is not taken lightly, nor is it done without taking into account previous patterns of enrollment. For 2019 we continue to have the same carriers as we had in 2018 (Anthem and Cigna), however the plans have changed. Each plan offered is available through either carrier with the same premium and the same benefits. The plans available are a PPO 100, a PPO 90, and a CDHP/HSA.

An additional option for 2019 is a new Medicare Secondary Payer Small Employer Exception plan that is available for anyone who is working and over age 65 with Medicare Part A. This option allows churches to file as small employers and obtain the small employer exception. Clergy and lay employees who are over age 65 and have Medicare Part A may be certified to have their Medicare Part A be the primary payer for any hospitalization and their Church Medical Trust plan be the primary payer for all other services. Obtaining this certification can reduce the CMT health insurance premium by approximately \$200 - \$600 per month. Almost all of those who are eligible for this option have submitted certification requests.

In October 2018, an annual education program was provided at Trinity Cathedral. One focus of the program was on how to compare plans, both in how the 2019 plans compare to the 2018 plans and between the 2019 plans. Additional segments focused on the Medicare Secondary Payer Small Employer Exception option and on the additional benefits that are offered with all plans.

Active members of the Benefits Committee over the past year included Mr. Bill Harmer, Ms. Pat Hawkins (Chair and Diocesan Benefits Administrator), Mr. Albert Lehmkuhl, Ms. Cynthia Miller, the Rev. Dr. Alan Salmon, and Mr. Stephen Spencer. The contributions of Bishop Chip Stokes, Canon Phyllis Jones, and Clerical Compensation Committee representative Mr. Kirk Bonamici are deeply appreciated.