The Episcopal Diocese *of Northern California*

EDNC Denominational Health Plan

In accordance with Resolution A177 (adopted by the 76th General Convention) and B026 (adopted by 77th General Convention) of the Episcopal Church and with Title I, Canon 8 of the Episcopal Church, the Episcopal Diocese of Northern California and its congregations are required to offer benefits to all stipendiary clergy and lay employees who are scheduled to work at least 1,500 compensated hours per year.

While employees scheduled to work at least 1,000 compensated hours per year are eligible to voluntarily enroll in benefits, employers are required to pay for such benefits when the employee meets the 1,500 scheduled hours threshold.

In either case, employers are required to provide parity between clergy and lay employees. This requires that both clergy and lay employees must be offered the same minimum level of coverage (i.e., single, family, etc.), as well as the same minimum percentage employer paid contribution towards premium costs for healthcare benefits.

Health Insurance

I. Employers are required to offer medical and dental insurance to eligible employees through The Episcopal Church Medical Trust, while providing employees with equal access and parity of funding.

II. Parity requires that both clergy and lay employees must be offered the same minimum level of coverage (*i.e., single, employee+1, family, etc*.), as well as the same minimum percentage of the employer paid contribution towards premium costs for healthcare benefits.

III. Employers are required to pay a minimum of 80% of the lowest cost medical (PPO) and dental plan at the single coverage level for stipendiary clergy and lay employees scheduled to work at least 1,500 compensated hours per year.

IV. Employees scheduled to work between 1,000-1,499 compensated hours per year may participate in a medical and or dental plan through the Church Medical Trust, however the employer is not required to make employer paid contributions toward employee healthcare premium costs.

V. Employees may opt out of health insurance coverage but will be required to sign a release declining coverage if they choose to opt out. Employees choosing to waive their medical coverage can still enroll in the Employee Assistance Program for a minimal premium per month, which must be paid by the employer.

VI. Employers may elect to offer a base plan or tier that is higher than the lowest cost plan set forth by the diocese (in partnership with the Employee Practices & Benefits Committee and the Board of Trustees), however, employers are required to offer the same base plan to both clergy and lay employees as to maintain parity.

VII. Employers may elect to contribute more than 80% towards employer paid contributions, however, they may not contribute less. Additionally, parity must be maintained between clergy and lay employees in that the same percentage of employer-paid contribution is offered to both.

VIII. Enrollment in a medical plan includes access to:

a. Prescription benefits through Express Scripts *(If enrolled in a Kaiser health plan, pharmacy benefits will be provided by Kaiser)*
b. Vision benefits through Eye Med Vision Care
c. Hearing benefits (*through health plan carrier*)
d. Behavioral Health services
e. Employee Assistance Program
    i. Available to employees and their entire household
    ii. Included with everyone medical plan enrollment
    iii. Those not enrolled in a medical plan can enroll in EAP (*low-cost premium paid by the employer)*
f. Quantum Health
g. Telehealth Services

Life Insurance

I. In addition to the life insurance the clergy employee holds as an active member of the Clergy Pension Fund, the employer will pay for supplemental group life insurance coverage in the volume of $20,000 until the employee reaches age 69. At age 70, this coverage volume reduces to $5,000.

II. All eligible lay employees will receive group life insurance in the volume of $50,000 until the employee reaches age 69. At age 70, this coverage volume reduces to $12,000.

Disability Insurance

I. Clergy who are active members in the Church Pension Fund, Clergy Pension Plan, have disability benefits, both short-term and long-term, through the Church Pension Fund.

II. All eligible lay employees will receive short-term and long-term disability and is paid for by the employer.