



# Episcopal Diocese of the Central Gulf Coast

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September 30, 2016

**MEMORANDUM TO:** All Active Clergy, Sr. Wardens, Treasurers

**FROM:** Dwight C. Babcock  
Diocesan Administrator

**REFERENCE:** Diocesan Health Plan Policy – 2017 Update

In accordance with Resolution A177 adopted by the 76<sup>th</sup> General Convention of the Episcopal Church and Resolution B026 at the 77<sup>th</sup> General Convention of the Episcopal Church, and to comply with Title 1, Canon 8, Section 1 of the Constitution, and Canons of the Episcopal Church, effective by December 31, 2015, the following Denominational Health Plan Policy was recently updated by the Standing Committee of the Diocese of the Central Gulf Coast:

1. The Episcopal Diocese of the Central Gulf Coast and all of its congregations shall participate in health insurance coverage administered by the Church Pension Group through the Episcopal Church Medical Trust, for all qualified employees (those employed to work 1,500 scheduled hours or more per year).
2. All eligible clergy and lay employees are required to have **equal access to and premium support parity within each congregation** for the healthcare benefits administered by the Church Pension Group through the Church Medical Trust.
3. Qualified employees may formally opt-out of medical insurance coverage if they have health care benefits through other approved sources (e.g. coverage under spouse's plan, former employer, or government plan such as TRICARE or Medicare).
4. Schools and other institutions (such as Beckwith, Murray House, and Wilmer Hall), whether or not they operate under a separate tax ID from the sponsoring institution, are encouraged to participate in the Diocesan plan through the Episcopal Church Medical Trust on the same basis, but will not be required to do so.
5. Beginning January 1, 2016, congregations within the Diocese of the Central Gulf Coast shall support a "minimum coverage benefit\*" for all eligible clergy and lay employees. This amount is defined as an amount *equivalent* to the premium cost of a base high deductible medical plan *plus* a contribution to the Health Savings Account. The base plan is considered to be the "Consumer Directed Health Plan 20 with HSA".

6. **UPDATE: In 2017, this minimum coverage benefit is equivalent to \$584 for single coverage, \$1,071 for “employee + 1” coverage, and \$1,555 for family coverage.** Those amounts are the *equivalent* of 100% employer contribution to the monthly premium cost of the “*Consumer Directed Health Plan 20 with HSA*” plus a monthly contribution of \$100 (for single coverage) and \$200 (employee + 1 / family coverage ), deposited in the employee’s Health Savings Account (HSA).
7. Where applicable, congregations within the Diocese of the Central Gulf Coast will provide coverage to clergy consistent with existing letter of agreement. Letters of agreement effective after December 31, 2015 will be compliant with the parity requirements of the Denominational Health Plan.
8. Healthcare benefits may be provided to domestic partners of eligible clergy and lay employees, but a congregation will not be required to provide such benefits
9. **It is recognized that healthcare premiums are an important benefit. The diocesan minimum coverage benefit is considered a minimum funding level and not a maximum; congregations are encouraged to fund their clergy and lay employees above the diocesan minimum.**