



Episcopal Diocese of the Central Gulf Coast

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July 1, 2023

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

FROM: Dwight C. Babcock
Diocesan Administrator

REFERENCE: Diocesan Health Plan Policy – 2023 Update

In accordance with Resolution A177 adopted by the 76th General Convention of the Episcopal Church and Resolution B026 at the 77th 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 approved 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 regularly to work at least 1,500 scheduled hours or more per year and receiving a W-2).
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 (in writing) 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). 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
4. Schools and other institutions (such as Camp Beckwith, Wilmer Hall, thrift stores, etc.), 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. Effective 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 single level coverage of the base high-deductible medical plan *plus* the deductible contribution to the Health Savings Account.
The base plan is considered to be the "Consumer Directed Health Plan 15 with HSA".

6. ***In 2023, and until updated at a later date, the minimum coverage benefit to be provided is \$921/month or \$11,052 per year.** Those amounts are the equivalent of 100% employer contribution to the monthly single premium cost of the “*Consumer Directed Health Plan 15 with HSA*” (\$771 per month in 2023) plus a monthly HSA contribution (\$150 per month) deposited in the employee’s Health Savings Account (HSA). Minimum HSA contributions regardless of the CDHP plan selection is \$150 per month.
7. Each congregation may decide which plans, tier level, and cost sharing to offer its eligible employees. Again, per policy, this must be at least the ‘diocesan minimum’ funding requirement and must apply equally to all eligible employees.
8. 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 that become effective after December 31, 2015 will be compliant with the parity requirements of this Denominational Health Plan.
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, including Employee + 1 plans and Family Plans.

2023 Monthly Rates

	Plan	Single	Empl + 1	Family
Anthem BCBS CDHP-40 / HSA	<i>Premium</i> <i>Min. HSA Funding</i>	\$623 <u>\$150</u> \$773	\$1,121 <u>\$150</u> \$1,271	\$1,744 <u>\$150</u> \$1,894
Anthem BCBS CDHP-20 / HSA	<i>Premium</i> <i>Mjn. HSA Funding</i>	\$688 <u>\$150</u> \$838	\$1,238 <u>\$150</u> \$1,388	\$1,926 <u>\$150</u> \$2,076
Anthem BCBS CDHP-15 / HSA	<i>Premium</i> <i>Min. HSA Funding</i>	\$771 <u>\$150</u> \$921	\$1,388 <u>\$150</u> \$1,538	\$2,159 <u>\$150</u> \$2,309
Anthem BCBS BlueCard PPO 70		\$820	\$1,476	\$2,296
Anthem BCBS BlueCard PPO 80		\$909	\$1,636	\$2,545
Anthem BCBS BlueCard PPO 90		\$1,003	\$1,805	\$2,808

*Note: monthly rates for CDHP Plans above include the minimum HSA contribution for all plans. In 2023, the minimum contribution to any HSA plan is \$150. Churches are encouraged to contribute additional funds into employee HSA’s if “Employee + 1” or “Family” coverages are selected to assist with higher deductible levels of those plans.