

Eligibility and Rates for Health Plan

This is a summary of the provisions of the Health Plan. This summary does not cover all situations and the Plan Document must be consulted for exact eligibility rules and nothing in this statement modifies the plan document.

Clergy and Their Families

Active Clergy and Their Families

Clergy (elders in full connection, deacons in full connection, provisional elders, provisional deacons, other fellowship, other elders) appointed and working full-time or $\frac{3}{4}$ time as set forth in the Plan documents are eligible for coverage under the health plan. The legal spouse and children (under the age of 26) are also eligible to be covered for clergy persons eligible to be covered (see the policy for more information on the eligibility of children and for the coverage beyond of the age of 26 for certain disabled children). Lay persons appointed as supply pastors and their families are not eligible for coverage as clergy even if serving full time. The plan documents should be consulted for information regarding coverage while on leave of absence.

If a clergy person is appointed to a church full time, the church must pay a health premium. This is true even if the clergy person waives the health insurance coverage. A clergy person appointed to serve three-quarter ($\frac{3}{4}$) time may be covered on the health plan if the church elects to pay the premium. Clergy appointed to serve less than three quarter ($\frac{3}{4}$) time are not eligible to be covered on the health plan.

There is a blended rate for active clergy; that is, the rate is the same whether there is coverage for a single individual or a family.

Health Plan Rate 2018

ACTIVE CLERGY	Yearly	Monthly
Active Clergy	\$15,220.00	\$1,268.33

Disabled Clergy and Family, and Surviving Spouse/Family of a Clergy Person Who Died While in Full-Time Active Service

Clergy who have been approved for disability leave and are covered under the CPP plan are eligible to continue on the health insurance.

The surviving spouse and eligible children who were covered under the health plan at the time of the death of a clergy person serving in active full time status at the time of his/her death and who was an active health plan participant at the time of his/her death are eligible to continue on the health insurance.

The premium for such coverage is the Lay Rate and the Louisiana Conference Board of Pensions and Health Benefits (BOPHB) will pay one-half of the premium and the clergy person/surviving spouse is responsible for one-half of the premium.

Health Plan Rates 2018

SINGLE COVERAGE	Yearly	Monthly
Disabled Clergy or Surviving Spouse Only		
Paid by Disabled Clergy or Surviving Spouse	\$4,662.00	\$388.50
Paid by BOPHB	\$4,662.00	\$388.50
Total	\$9,324.00	\$777.00

FAMILY COVERAGE Disabled Clergy with Spouse and/or Children OR a Surviving Spouse and Children	Yearly	Monthly
Paid by Clergy or Survivors	\$9,324.00	\$777.00
Paid by BOPHB	\$9,324.00	\$777.00
Total	\$18,648.00	\$1,554.00

Retired Clergy and Surviving Spouses of Retired Clergy

The conference has a health plan for retired clergy who were covered on the health plan at the time of retirement, who are covered under Medicare and who meet certain other criteria (see Plan Document). This plan also covers the clergy person's spouse and family. The plan also covers surviving spouses of eligible retired clergy.

This plan is a Medicare supplement plan for anyone over the age of 65. For those over the age of 65, the person must be enrolled in Medicare parts A and B. The person is not to be enrolled in Medicare Part D.

If a clergy person does not convert/continue his/her coverage on the Conference Health plan at the time of retirement, he/she cannot elect coverage/rejoin later. A spouse cannot continue on the plan if the clergy person does not continue.

Health Plan Rates 2018

RETIRED CLERGY/SURVIVING SPOUSE	Yearly	Monthly
Retired Clergy 65+	\$3,420.00	\$285.00
Retired Clergy under 65	\$9,324.00	\$777.00
Retired Clergy & Spouse both 65+	\$6,840.00	\$570.00
Retired Clergy 65+, Spouse under 65	\$12,744.00	\$1,062.00
Retired Clergy under 65, Spouse 65+	\$12,744.00	\$1,062.00
Retired Clergy & Spouse both under 65	\$18,648.00	\$1,554.00
Surviving Spouse Only 65+	\$3,420.00	\$285.00
Surviving Spouse Only under 65	\$9,324.00	\$777.00

If children are to be covered, contact the Administrative Ministries Office for the premium.

Lay Employees

Full time lay employees of the Louisiana Annual Conference and certain grandfathered lay employees of its affiliated organizations can be covered under the health plan. See the Plan documents for more information on eligibility or contact the Administrative Ministries Office. For individuals compensated under the Annual Conference apportionment budget, the Annual Conference pays the costs for coverage for the individual and the employee pays for any dependent coverage.

Health Plan Rates 2018

LAY EMPLOYEES	Yearly	Monthly
Lay Single	\$9,324.00	\$777.00
Lay Family	\$18,840.00	\$1570.00