

**Health Insurance Policy for the Diocese of Fond du Lac  
under authority of Canon 4.6**

*Adopted by the Executive Council. Effective 1/1/2014*

Eligibility: All active clergy and lay employees of any ecclesiastical organization under authority of the Diocese of Fond du Lac scheduled to work at least half-time (whether salaried or hourly meeting at least 1,000 hours per year), are eligible to participate in diocesan health insurance plans offered through the Episcopal Church Medical Trust (ECMT). Eligible employees may decline to receive coverage.

Employee Assistance Program (EAP): All ecclesiastical organizations will enroll eligible employees declining medical insurance coverage in the separate Employee Assistance Program (EAP) to allow access to resources for help with behavioral issues, medical service discounts, and referrals as well as access to congregational level resources available through participation.

Premium Contribution: An ecclesiastical organization will contribute premium costs according to the **Health Insurance Contribution Schedule** below. Contributions greater than the schedule are allowed provided the same level is provided for other clergy and lay employees at a proportional level (e.g. if a 100% contribution is provided for a cleric working ½ time, a 100% contribution must also be made for a lay employee working ½ time).

**Health Insurance Contribution Schedule**

*For medical and dental plans*

**One Eligible Employee**

Time (hours per year)	Premium contribution required by congregation	Premium contribution required by employee	HSA contribution required by congregation when CDHP
Full-time (2,000+)	100%	0%	Amount needed to match PPO option deductible.
¾ time (1,500 - 2,000)†	75%	25%	75% of amount needed to match PPO option deductible.
½ time (1,000 - 1,500)†	50%	50%	50% of amount needed to match PPO option deductible.

† Congregations may contribute up to full premium provided it is proportionally equal for other clergy and lay employees based on time worked.

**More Than One Eligible Employee**

Time (hours per year)	Premium contribution required by congregation	Premium contribution required by employee	HSA contribution required by congregation if CDHP
Full-time (2,000+)	100%	0%	Amount needed to match PPO option deductible.
¾ time (1,500 - 2,000)†	75%	25%	75% of amount needed to match PPO option deductible.
½ time (1,000 - 1,500)†	0%	100%	None

† Congregations may contribute up to full premium provided it is proportionally equal for other clergy and lay employees based on time worked.

Eligible employees are responsible for deductibles and out-of-pocket maximums as defined by their plan design. Premium contribution by participant should be made as a pre-tax payroll deduction to avoid income tax consequences. The diocese has established a Section 125 Premium Only Plan which includes all subordinate units including congregations. Contact the Diocesan Office for assistance.

Plan Design: The diocese determines plan designs on an annual basis for medical and dental insurance as offered through the ECMT. Medical plans may be a high-deductible consumer drive health plan with health savings account (CDHP/HSA) or preferred provider organization (PPO). Medical plans may include prescription, vision, mental health and EAP benefits. Dental plans may provide different levels of benefits. Eligible employees may initially select (or through an annual enrollment process) the plan design that best fits their needs at their given life situation (employee only, employee+1, or family).