



The Episcopal Diocese of New York

2015 Convention ~ Resolution Passed

Achieving Parity between Clergy and Lay in our Health Plans

Submitted by the Reverend Susan Fortunato

WHEREAS: the General Convention of The Episcopal Church has mandated that all dioceses achieve parity in health plans between clergy and lay employees no later than December 31, 2015; and

WHEREAS: The Episcopal Diocese of New York is committed to achieving parity in health benefits between clergy and lay employees; and

WHEREAS: a resolution to achieve parity in the Episcopal Diocese of New York was presented by the Diocesan Personnel Committee to the 2014 Diocesan Convention and, after much discussion, the resolution was tabled; and

WHEREAS: the proponent has determined to submit modified resolutions to address the concerns raised in 2014 and to achieve parity in clergy and lay employee health plans; and

WHEREAS: because more time is needed for congregations to prepare for parity, the proponent recommends that the revised health benefits policy become effective no later than January 1, 2017; and

WHEREAS: the proponent proposes that all congregations review their lay health plans and make any necessary adjustments to assist employees in paying a portion of their health benefits.

[21] Resolved: that effective January 1, 2017, the following health benefits policy be adopted:

1. The Episcopal Diocese of New York shall conform to the requirements of General Convention, including (but not limited to) participation in the Episcopal Church's Denominational Health Plan and parity in employer health benefits for lay and clergy employees working full-time. Full-time is defined as lay employees and clergy working at least 1500 hours per year and receiving a W-2.

2. All congregations and other employing entities in the Episcopal Diocese of New York are employers required to provide health coverage to their employees as specified in this policy with the exception of schools, day care facilities and other Diocesan institutions that the Bishop may exempt.

3. Eligibility and Employee Contributions

a. Lay and clergy employees working and paid full-time are provided:

- Single coverage with an employee contribution of 1% of the premium for the basic plan.
- Employee + 1 coverage with an employee contribution of 2% of the premium for the basic plan.
- Family coverage with an employee contribution of 3% of the premium for the basic plan.

b. Lay and clergy employees working and paid less than full-time, but at least 30 hours

per week (1500 hours per year) are provided:

- Single coverage with an employee contribution of 1% of the premium for the basic plan.
- Employee + 1 with an employee contribution of 2% of the premium for the basic plan.
- Family coverage with an employee contribution of 3% of the premium for the basic plan.

c. Clergy working and paid less than 30 hours, but at least 20 hours per week are provided:

- Single coverage with an employee contribution of 1% of the premium for the basic plan
- Employee + 1 with an employee contribution of 2% of the premium for the basic plan
- Family coverage with an employee contribution of 3% of the premium for the basic plan

Lay employees working and paid less than 30 hours per week, but at least 20 hours per week, must be allowed access to participate at their own expense in the plan of their choice among those offered by the Diocese of New York.

Clergy and lay employees may choose to participate in a higher cost plan than the basic plan. In the case of each of parts a, b and c above, in the event a lay or clergy employee chooses a plan whose premium exceeds that of the basic plan, such employee will be responsible for any excess premium.

d. Clergy and lay employees (in the case of lay employees, under special circumstances defined by The Episcopal Medical Trust) working and paid less than 20 hours per week may participate in The Episcopal Church Medical Trust at their own expense. Employers are encouraged to assist them with the cost of purchasing health insurance either through the Episcopal Church Medical Trust or on a marketplace exchange.

4. Coordination of coverage

a. When an employee qualifies for coverage of the spouse or domestic partner (hereafter, "spouse"), but the spouse has health coverage provided elsewhere, it is suggested that the church employer pay the entirety of the employee's remaining health coverage plus an amount into a designated account for the employee, totaling 25% of the amount saved by the employer.

b. When an employee qualifies for coverage of a dependent child or children, but they are covered under the other parent's health plan, it is suggested that the church employer pay the entirety of the employee's remaining health coverage, plus an amount into a designated account for the employee, totaling 25% of the amount saved by the employer.

c. If the employee him-or-herself is covered under the spouse's plan, the church employer pays 25% of the amount saved by the employer into a designated account for the employee and is suggested to set aside the remaining 75% of the insurance cost into a designated parish account.

5. Adult Children

Employees bear any additional premium cost for insuring dependent children ages 26-29, except in the case of disability or other extenuating circumstance; and further

[22] Resolved: that effective January 1, 2017, the current Clergy Compensation Guidelines of The Episcopal Diocese of New York be revised as follows:

Current: 4. Health Benefits

Congregations shall pay 100% of the premium costs for adequate medical and dental coverage for their priests and their dependents. The Health Maintenance Organizations (HMOs) offered through The Episcopal Church Medical Trust are considered adequate medical coverage. (Note: The congregation is not required to contribute more than the HMO rate for medical insurance.) The dental plan offered through The Episcopal Church Medical Trust is considered adequate dental coverage.

Replace with: 4. Medical and Dental Insurance

Congregations and other church employers shall provide adequate medical and dental coverage for their clergy employees and their dependents in accordance with the Diocese of New York Health Benefits Policy; and further

[23] Resolved: that effective January 1, 2017, Items 4 and 12 of the Diocese of New York Lay Compensation Guidelines (last adopted by Diocesan Convention in 1999) be revised as follows:

Current: 4. Health Insurance: Each congregation shall provide all of its lay employees with access to the HMO or Indemnity Plans of The Episcopal Church Medical Trust or a comparable carrier. (Note: see Item 4 under Section B. Items strongly urged by Convention.)

Replace with: 4. Medical and Dental Insurance: Each congregation or church employer shall provide all of its lay employees – with the exception of schools and day care facilities and other diocesan institutions that the Bishop may exempt — working and paid at least 1000 hours per year (20 hours per week) with access to The Episcopal Church Medical Trust plans offered through the Diocese. Each congregation or church employer shall provide adequate medical and dental coverage for all of its lay employees and their dependents to employees working and paid at least 1500 hours per year (30 hours per week) in accordance with the Diocese of New York Health Benefits Policy.

Current: 12. Health Insurance: Although only “access” to health insurance is mandated, it is strongly urged that congregations contribute to the cost of the health insurance premiums for lay employees.

Replace with: 12. Congregations and other church employers are urged to contribute toward the cost of premiums for lay employees working at least 1000 hours per year (20 hours per week) but less than 1500 hours per year (30 hours per week); and further

[23] Resolved: that all congregations of The Episcopal Diocese of New York review their lay health plans and make any necessary adjustments to assist employees in paying a portion of their health benefits.