
Episcopal Diocese of Atlanta
INSURANCE and BENEFITS UPDATE
2008 Open Enrollment Date and Plan Revisions

Episcopal Diocese of Atlanta
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*Look for Open Enrollment letters from Medical Trust the week of **October 15, 2007***

Online Open Enrollment this year is passive. When you receive your open enrollment letter, you are not required to respond online, **UNLESS** you wish to make any changes to your coverage, update addresses or dependent information. If you are unable to go online, you still have the option of completing a form and returning it to the Diocese of Atlanta by mail. Call Wynn Callaway for a form.

In this issue, you will find a brief overview of health plans and services offered through The Episcopal Medical Trust, as well as the 2008 plan rates. For more detail of plan descriptions you may go to the diocesan website: www.episcopalatlanta.org, select *parish support* and *employee benefits*.

Cost cutting efforts for printing and postage: Dental and medical health plan handbooks will be available online for 2008. We will provide direct links to websites to download your copy of detailed coverage. Or you may request a copy be mailed to your home.

Please forward a copy of this to all employees in your parish as well as rector, treasurer, finance committee and parish administrator.

Medical Plans available in the diocese for 2008
Directory of Physicians online

Aetna HMO website:	www.aetna.com
BlueChoice HMO website:	www.bcbsga.com
CIGNA HMO website:	www.cigna.com
United Healthcare Choice Plus website:	www.myuhc.com

Empire BlueCross BlueShield PPO II	website: www.empireblue.com
Empire BlueCross BlueShield EPO	website: www.empireblue.com
Empire BlueCross BlueShield HDHP/HSA	website: www.empireblue.com

Benefits Summaries are available online to help you compare plans, www.episcopalatlanta.org. You may also call Wynn Callaway at 404-601-5351 or email wcallaway@episcopalatlanta.org

Administrators Please Note: Any employee who is not currently participating in a Medical Trust plan, but wants to enroll during open enrollment, must complete a **Generic Open Enrollment Form**. If the employee chooses to enroll in BlueChoice HMO, an additional BlueChoice form is required. To obtain forms and packets, call Wynn Callaway at 404-601-5351.

Cigna Employee Assistance Program (EAP)

How to reduce stress, find daycare, research nursing homes, address health issues. This benefit is offered through The Episcopal Church Medical Trust health plans. Call 1-866-395-7794. Online: www.cignabehavioral.com

Health Advocate

You have a Personal Health Advocate to help in care coordination, claims assistance, assistance on prescription drug issues including formulary and benefit questions. Services are available up to 10 sessions at a time, multiple episodes of treatment per calendar year. 1-866-695-8622 or answers@HealthAdvocate.com,

EyeMed Vision Care

If you are enrolled with CIGNA, Aetna, or Empire health plans, your eye care is provided by EyeMed Vision Care. Exams are \$10 with participating providers once every 12 months.

Dependent Extension of Benefits: The extension program for dependent children applies to dependent children between age 19 and age 25 who are no longer a full-time student. If your child is unmarried, qualifies as a dependent, maintains his or her legal residence with you, and is not yet 25 years of age, your child is eligible for an extension of benefits for up to two years, not to extend beyond the end of the calendar year in which he/she turns 25. This extension is available for all plans **EXCEPT** BlueChoice HMO.

Mental Health Supplement

CIGNA Mental Health Supplement is available to members enrolled in Empire EPO or PPO plans, CIGNA HMO and United Healthcare. If you are enrolled in Aetna HMO, the Mental Health Supplement is provided by Aetna. If you are enrolled in BlueChoice HMO, The Medical Trust administers the Mental Health Supplement.

Plan	CIGNA Dental PPO Monthly Premium		
	Single	Employee +1	Family
Preventive Dental PPO	\$18	\$33	\$50
Basic Dental PPO	\$53	\$95	\$147
Dental & Orthodontia PPO	\$68	\$123	\$190

To lower your dental premium, you may choose either of the alternative plans. Be sure to review and compare the plans to understand how your benefits will be affected.

High Deductible Health Plan/Health Savings Account.

The Medical Trust has designed a health plan, ***Empire Blue Cross Blue Shield HDHP/HSA***, that meets the criteria to qualify for **tax-exempt savings**.

The high deductible plan allows for the tax favored status of the dollars in an account so that contributions to the account are tax-free, earnings are not taxed, and withdrawals are non-taxable as long as the dollars are used to pay for qualifying medical expenses.

The employer and/or the member can contribute to this pool, which is set up as a trust.

Unused funds continue to grow with contributions to be used for future medical expenses including medical expenses after retirement, still on a tax-free basis.

Choosing your health care plan has become more complex than ever before. It is important to become educated about the plans offered. By asking pertinent questions we can become better health care consumers and actively manage our health care and not pay more than necessary. *“Being a good health care consumer means actively managing health care – making smart decisions that bring the best care at manageable costs.”*

- ❑ Review premium costs
- ❑ Review your annual out of pocket expenses
- ❑ Ask your doctor about your medications. *Is the generic available? Are your medications on your plan’s formulary? Are you using in-network services?*

The Diocese of Atlanta along with The Medical Trust is committed to providing quality plans for our participants. The Medical Trust constantly evaluates their health plans as they look for additional options that would benefit participants while managing the premium increases. Diocesan administrators and Medical Trust associates have worked closely together to make the tough decisions when those evaluations indicate increasing physician visit co-pays, prescription co-pays, and deductibles. Increased co-pays and deductibles enable employee and parish to share the cost of medical care.

A Look at our Health Care Participants across the Diocese

Approximately 300 eligible participants, lay and clergy, from parishes, schools and other diocesan affiliate organizations are enrolled in our medical, dental, life insurance, long term and short term disability plans.

Active Medical Plan	% of members	
BlueChoice HMO	56%	
Aetna HMO	24%	
Empire BCBS EPO	5%	
CIGNA HMO	2%	
Empire BCBS PPO	7%	
United Healthcare POS	4%	
Empire HDHP with HSA	2%	
Dental Benefits		196 members
Short term Disability lay employees		48 members
Long term Disability lay and clergy		69 members
Medicare Supplement plans lay and clergy		77 members
Life Insurance		267 members

Attention: Treasurers/Rectors/Budget Committee/Administrators Please review all of the plans offered to your participating employees. If you consider other plan options, be sure to check online to see if your employees have access to physicians and hospitals in that plan network. Review the insurance rates published in the *Update* and benefits summaries. Consider a review of parish employee policies periodically.

Diocese of Atlanta

2008 Insurance Rates

MEDICAL PLANS	Single	Employee +1	FAMILY
Empire Blue Cross Blue Shield EPO	8,736.00	15,732.00	24,468.00
Empire Blue Cross Blue Shield PPO	11,160.00	20,100.00	31,260.00
Aetna HMO	7,116.00	12,816.00	19,932.00
CIGNA HMO	7,248.00	13,056.00	20,304.00
BlueChoice HMO	7,584.00	14,892.00	19,824.00
United Healthcare Choice Plus	9,360.00	16,872.00	26,244.00
Empire HDHP/HAS	6,264.00	11,280.00	17,544.00
CIGNA Dental Plans			
Preventative Dental PPO	216.00	396.00	600.00
Basic Dental PPO	636.00	1,140.00	1,764.00
Dental & Orthodontia PPO	816.00	1,476.00	2,280.00
Church Life Group Life Insurance	\$6.60 per \$1000 life insurance (per year)		
Church Life Insurance Short Term Disability			
Salary less than \$25,000	\$8.00 per month		
Salary \$25,000 to \$44,999	\$17.50 per month		
Salary \$45,000 and above	\$32.00 per month		
Church Life Long Term Disability	Lay Employees		
Voluntary	LTD 25%	LTD 50%	
Salary less than \$25,000	\$12 per month	\$18 per month	
Salary \$25,000 to \$44,999	\$22 per month	\$37 per month	
Salary \$45,000 and above	\$43 per month	\$72 per month	
Church Life Long Term Disability	Clergy		
Voluntary	LTD 25%	LTD 50%	
Salary less than \$25,000	\$14 per month	\$23 per month	
Salary \$25,000 to \$44,999	\$26 per month	\$44 per month	
Salary \$45,000 and above	\$50 per month	\$86 per month	
Church Life Employer-provided Long Term Disability	\$67 per \$100 of covered payroll Maximum Monthly Benefit \$5000		

Diocesan and National Resolutions that affect employee benefit policies

Lay Pension Requirements Resolution D165a of General Convention, 1991 Resolution R91-8 of Diocese of Atlanta, 1991

“All lay employees should be provided retirement benefits. An employee who works a minimum of 1,000 hours annually is eligible to participate in the *Episcopal Church Lay Employees Retirement Plan*. If the plan is a *defined benefit plan*, the parish’s contribution shall be not less than 9 percent of the employee’s salary and if the plan is a *defined contribution plan*, the parish shall contribute not less than 5 percent of the employee’s salary and agree to match employee contributions up to another 4 percent of the employee’s salary. The parish may impose a minimum age of 21 years and a minimum employment period not to exceed one year of continuous employment before an employee would be eligible to participate. “

Church Pension Group currently offers the following plans:

Defined Contribution Plan – pension benefit at retirement is determined by the contributions made and the investment performance related to the contributions

Defined Benefit Plan – pension benefit at retirement is determined by formula using the employee’s salary and number of years in the plan without regard to the performance of the underlying investments

If you need assistance enrolling in a pension fund, please call Church Pension Group at 800-223-6602.

The **Task Force on Employment Policies and Practices in the Episcopal Church** was established by 2003 General Convention Resolution A006 to conduct a comprehensive examination of employment practices of the parishes, dioceses, and church-related agencies of the Episcopal Church consisting of 14 members representing the Episcopal Church Center, Church Pension Group, Executive Council and CEPVA.

“Believing in the call to the Church to strive for justice and peace among all people, and to respect the dignity of every human being, The Episcopal Church seeks to promote professional employment environments that offer opportunity for development and advancement. The Church’s commitment to this is summed up in the widely accepted “Golden Rule” “In everything, therefore, treat people the same way you want them to treat you...” Matthew 7:12a

As a result of the following resolutions passed at General Convention this summer the Medical Trust and Church Pension Group will be designing a feasibility study and census working to compile data to discover how many lay employees work in parishes and dioceses, age and gender, number of hours they work, areas of responsibility, compensation and benefits. This data will hopefully determine the pension and healthcare needs for employees and to develop a package of plans that provide the Church flexibility for responsible stewardship.

Please post the following General Convention resolutions A125 and A147 for employees' information.

A125 – The Resolution:

Resolved, the House of bishops and Deputies concurring, That the 75th General Convention of the Episcopal Church continue the Task Force to Study Employment Policies and Practices in the Episcopal Church during the coming Triennium with the intention of offering a resolution to the 2009 General Convention that will address the issues of employment, striving to make the Episcopal Church a fair and just workplace, and be it further

Resolved, That the Convention authorize and request the Church Pension Group to conduct a survey of lay employees concentrating on employee demographics, the exercise of authority in the employment setting, and compensation and benefits. The Bishop and other ecclesiastical authority of each diocese shall be requested to supply relevant data for each employing unit in the diocese to the Church Pension Group. The findings of the survey and any recommendations for action, if appropriate, shall be reported to the 76th General Convention; and be it further

Resolved, That the Office of Ministry Development take the lead in determining the best way to conduct a feasibility study examining whether pension benefits for lay employees should be made compulsory and be administered by a single provider. The results of said study shall be reported, along with recommendations for action, if appropriate, to the 76th General Convention; and be it further

Resolved, That the attached Statement of Workplace Values be commended to the Church as a worthy statement reflecting our values for work and the worker in the church.

A147-The Resolution

Resolved, the House of Bishops and Deputies concurring, that the 75th General Convention endorse the Church Pension Group's proposal to conduct a church-wide study of the costs and issues surrounding the provision of healthcare benefits to all clergy and lay employees serving churches, dioceses and other church institutions and to report their findings to the 76th General Convention; and be it further

Resolved, that all dioceses, parishes and other church institutions are urged to cooperate with the conduct of this study by responding to requests for data regarding employee census and healthcare costs; and be it further

Resolved, that this study will include an analysis of the potential for a mandated denominational healthcare benefits program and other viable alternatives, culminating in a recommended solution and an actional implementation plan.

**Benefits Enrollment Procedures
Medical, Dental and Life Insurance
Eligibility**

An employee must be salaried (receive a W-2) and work 20 hours per week or 1,000 hours per year. A new employee must be enrolled in the medical, dental and life insurance plans **within 30 days of hire date**. There are three tiers of coverage for medical and dental:

- Single-----employee only
- Employee Plus One-----employee plus spouse or child
- Family-----employee plus eligible dependents

Dependents are defined as spouse, or children who are under the age 19, or 23 if a full-time student and maintains legal residence with parent and qualifying domestic partners.

Open Enrollment

Each year any eligible employee covered by another health insurance plan may transfer to a plan offered by the diocese. As long as there has been no break in coverage, employee and dependents are not subject to pre-existing condition restrictions at this time.

If there is a break in coverage, pre-existing restrictions will apply to medical and dental plans. Health statements must be submitted with enrollment forms. Please note, open enrollment applies to medical plans only.

A participating employee may use this open enrollment period to change to any of the medical plans offered by the diocese.

A participating employee with single coverage may add dependents during this period. If the dependent has had his/her own coverage, a copy of their ID health card and a change form must be sent to the diocesan benefits office before the deadline. If the dependent has a break in coverage, a health statement is required and pre-existing condition restrictions may apply. You may call the diocesan benefits office for change forms.

Late Enrollment

Employees may apply as a late enrollment for **dental coverage** by submitting a statement of dental health. The health statement must be current and requires the signature of the dentist. For family coverage, a health statement is required for each dependent applying for coverage. Completed statements are sent to the Benefits Administrator at the Diocese of Atlanta and then forwarded to The Medical Trust for processing and approval. Late enrollments are subject to pre-existing condition restrictions. The Medical Trust will give notification if approved and the effective date.

If an employee loses **medical coverage** due to a **significant life event**, he/she may enroll within 30 days of that event with proper documentation. Examples of significant life events are marriage, divorce, death of spouse or child, birth or adoption of a child, loss or significant deterioration of other medical coverage.

Changes and terminations

Please notify the diocesan benefits administrator within 30 days following **termination** of coverage. If the termination is due to loss of employment, please indicate whether an extension of benefits is needed. The Medical Trust will bill the terminated employee directly for the extension of benefits.

Please notify the diocesan benefits administrator of **address changes** as soon as possible to assure carriers have correct information.