

UNY Health Plan Policies (updated 7/1/2023)

1. Policies developed by the Conference Board of Pension & Health Benefits:

This summary statement is provided to assist the clergy and employees of the Upper New York Annual Conference understand the eligibility guidelines and funding policies of the Health Care Program. The Health Care Program and its Policies are the responsibility of the Annual Conference and the Conference Board of Pension and Health Benefits and are subject to change. Eligibility guidelines are presented in summary; if there are any conflicts between the information in this summary and the terms of the Plan Document, the terms of the Plan Document shall control. Benefit information may be found at www.unyumc.org. Further information may also be obtained from the Benefits Office.

a. HEALTH CARE ELIGIBILITY

i. Full-time Active Clergy at Local Churches or appointed to staff positions.
ii. Conference or church lay employees working 30 hrs / week.
iii. Clergy on leave, other than Medical, enrolled prior to leave (18-month maximum Continuation coverage then term).
iv. Retirees (clergy and conference lay staff) who were continuously enrolled in HealthFlex 5 years immediately prior to retirement, with Upper New York as the plan sponsor. Coverage under another Conference's HealthFlex is not counted in the 5 years immediately prior to retirement.
v. All eligible and enrolled persons in HealthFlex, that are over 65 years of age, must be in Medicare A & B, if eligible, and are responsible for the Part B premium.
vi. Spouses and surviving spouses of enrolled retired participants, who were married prior to retirement date of clergy person.
vii. New spouse of surviving spouse is NOT eligible.
viii. Dependents and surviving dependents of participants; children subject to age and status rules (up to age 26 regardless of student status). Disabled child may be covered longer than age 26 - if one has a disabled child, contact HealthFlex (or benefits administrator prior to dependent turning 26).
ix. Break in coverage may affect eligibility.
x. Local church lay employees not eligible for benefits unless church adopts their own sub-adoption agreement direct through with Wespeth.

b. HEALTH CARE FUNDING

xi. Local churches are billed the blended premium rate based on eligibility of full-time clergy person, regardless of enrollment in or waiving of coverage.
xii. Blended premium rate: all churches with a full-time pastor are charged the same rate. Rate is based on average cost of benefits across all tiers. Done for

connectional equity purposes.
xiii. Local church lay employees billed 100% of actual premium elections unless the church negotiates a cost share with employee.
xiv. A portion of retiree medical costs are billed to all churches based on a proportional basis as a direct bill item, i.e. Retiree Premium.
xv. Conference Staff and DS costs paid through shared ministry budget; personal premiums on same basis as active clergy.
xvi. All active participants - lay and clergy - Conference covers a portion of healthcare costs in the form of a premium credit provided to participants. Participants pay their Personal HealthFlex Contributions of any election amounts over and above premium credit.
xvii. Short term leave; salary paying unit continues to pay health insurance.
xviii. Long term disability; Conference pays full premium for pastor and family for year 1, then on a reduced schedule for family members year 2-5. CBOPHB may consider special circumstances.
xvix. Persons on leave other than Medical leave are not eligible for continuation of coverage longer than 18 months.
xx. Retirees: The Conference's annual obligation is based on years of service: 3.33% of "fully funded HRA amount" per full-time equivalent year of service up to 30 years of service and 5-year vesting. CBOPHB determines the fully funded HRA amount annually. Retirees who end their membership with the UNYUMC will forfeit their eligibility for retiree medical coverage in Via Benefits including the HRA.
xxi. Retirees under age 65: Conference will pay 3% of actual premium credit based on Full-time equivalent years of service up to 30 years. Elections over the premium credit amount is the responsibility of the retiree plus, an additional amount of 5% of premium for each year under age 65, (up to a max 15%).
xxii. Retiree Health Insurance years of service include all full-time UMC church appointments or conference staff; adjusted for part-time.
xxiii. Conference lay employee retirees have the same 5 year eligibility requirement and pay on the same basis as Clergy retirees.
xiv. Spouses and Surviving Spouses (clergy and lay employees) receive the same amount of the HRA (over 65) or pay premiums (under 65) as their eligible spouse.
xxv. New spouses of retired participants pay 100% of their premium when under age 65 and receive no HRA when over age 65.
xxvi. Premiums for legally dependent adult children determined by CBOPHB.
xxvii. Churches with clergy serving part-time should include in their salary support packages a "health Insurance allowance" in an amount that relates to the blended rate to enable the clergy person to obtain health insurance or fund a Health Savings Account. The amount must be added to taxable salary.