

2025 Policy on Health Insurance Coverage

Introduction

It is the goal of the Diocese of Olympia to provide health insurance coverage (medical and dental) for all eligible employees through the Episcopal Church Medical Trust (ECMT) as required by the Denominational Health Plan (DHP).

1. **Eligibility:** Medical insurance must be provided to all employees who work 1500 or more hours annually, or .75 FTE (3/4 time) of actual fulltime hours. Part time employees working between 1000-1500 hours, or .50-.75 FTE may self-fund coverage. An employer is not required to contribute any amount toward medical insurance premiums for part time employees but is encouraged to do so if economically feasible. Dental insurance will be provided for all fulltime employees and dependents at the established minimum standard. Part-time employees working at least 1000 hours annually may self-fund coverage. An employer is not required to contribute any amount toward dental insurance premiums for part time employees but is encouraged to cover the employee's premium if economically feasible; payment of premiums for dependents of part-time employees would be self-funded.
2. **Level of Coverage:** The minimum standard for employer contribution to healthcare premiums for eligible lay and clergy employees will be identified by the Personnel Commission each year; if the standards change, such changes will be submitted to the convention for approval. Prior to open enrollment each fall, the Commission will also identify the base plans from among those currently being offered by the ECMT.
3. **2025 minimum standard:** The minimum standard employer contribution for medical insurance will be 100% of the base plan for the employee and 75% of the base plan for dependents of the employee. For dental insurance the current minimum standard employer contribution will be 100% of basic dental for employee and 75% of basic dental for dependents of the employee. An employee may buy up to a more expensive medical or dental plan, assuming personal responsibility for payment of the difference in premium.
4. **2025 base plan:** There is no change in the medical base plan for 2025. The Anthem BCBS BlueCard PPO 80 has been identified by the Personnel Commission as the base plan for medical insurance. For dental, Delta Comprehensive is the base plan.
5. **CDHP/HSA Plan:** If an employee selects a Consumer Directed Health Plan (CDHP), the employer is required to contribute the monthly rate difference between the CDHP plan and the designated base plan (see #4) to the employees' Health Savings Account (HSA). For 2025, there are two CDHP options: Anthem BCBS CDHP-20 and Kaiser Permanente CDHP 20. Anthem: the monthly difference is \$200 for single coverage, \$360 for plus 1 coverage, and \$560 family coverage. Kaiser: the monthly difference is \$99 for single coverage, \$179 for plus 1 coverage, and \$278 for family coverage. Contributions should be made at least quarterly, with the first quarter deposited no later than the beginning of February.
6. **Parity:** Minimums and premium sharing for both medical and dental insurance must be the same for all eligible lay and clergy employees.
7. **Providing more than the minimum mandated coverage:** Diocesan congregations and the Office of the Bishop are encouraged to exceed the minimum standards of health insurance coverage set forth above for all employees, maintaining parity between lay and clergy employees.
8. **Opting out:** The ECMT allows eligible employees to opt out of the mandated DHP coverage in a few specific instances: the employee receives insurance through their spouse; employee has coverage through the military; employee is covered by Medicare insurance. *Congregations may NOT opt out – only individual employees. If an employee opts out for one of the covered reasons noted above, premium reimbursement or duplicate coverage may not be provided.*