

Amendment to Action Item # 601– Board of Pensions – Health Insurance Plan

AMEND ACTION ITEM # 601, by replacing a paragraph on page 232 as follows:

Iowa United Methodist Health Insurance Plan

~~The Conference Board of Pensions has been working diligently to bring to the 2018 Annual Conference their recommendation regarding active clergy healthcare. Continuing to care for clergy and their health is still a priority for the Iowa Conference Board of Pension, the Bishop, the Cabinet, and the Annual Conference. However, there may be alternatives to our current plan while continuing to provide our clergy adequate health coverage. Any potential changes may present an opportunity to lower cost for both the clergy and the local churches. After receiving the health plan renewal in May of 2018 for the 2019 plan year, the Conference Board of Pension will be considering the options and making a final health plan decision and recommendation following the next regularly scheduled meeting on May 17, 2018. Following the meeting, additional information related to the recommendation will be shared through various means of communication for review and discussion prior to the Annual Conference Session.~~

Iowa United Methodist Health Insurance Plan

Eligibility. The Board of Pensions of the Iowa Annual Conference of The United Methodist Church shall enter into a contract to provide a fully insured health insurance program for the period January 1, 2019 to December 31, 2019. All clergy whose compensation is $\frac{3}{4}$ or more of the minimum compensation for no years of service in the Conference and serving only one church as set by the Commission on Equitable Compensation and who are appointed to a local congregation or a position in which the compensation is paid directly by the Conference Central Treasury will be enrolled in this program. All conference lay employees whose compensation is paid directly by the Conference Central Treasury and who is employed for 30 hours or more per week will be enrolled in this plan.

Plan. The plan provided during the 2019 calendar year will be a high-deductible plan with a single deductible of \$3,500 and a family deductible of \$7,000. By offering a qualified high-deductible plan, the Board of Pension may contribute to either a health savings account or a health reimbursement account for each health plan participant.

Billing. The Board of Pensions will set the rates, informing churches and participants by September 1 of each year. Each Charge will be billed a fee for each appointed clergy who meets the compensation requirements. Each agency of the conference will be billed for those clergy and lay staff whose compensation is paid directly by the Conference Central Treasury and who meets compensation requirements.

Family Participation. Clergy and Annual Conference lay staff may elect to participate in a family plan and will be billed an additional amount. The health insurance bill is eligible to be part of a payroll deduction through the Section 125 Cafeteria Flex Plan. The Annual Conference will give families with special circumstances the opportunity to apply for assistance in paying for the family plan cost.

Special Circumstances. There are some special circumstances when a person may be enrolled in either a single plan or family plan. The cost for these enrollments will be the same as they are for a fee or an additional amount for the family enrollment.

- Clergy on leave of absence during the first 12 months of leave can remain on the active health plan. The clergy will be billed the entire cost of the plan.
- Clergy on incapacity leave that are receiving disability benefits through CPP will remain on the active health plan until the person is eligible for social security disability and Medicare or age 65, at which time the person will be transferred to the Medicare supplement provider. The spouse of a clergy on disability leave may remain on the active health insurance plan and will be billed the family premium. Apportionments shall pay the clergy's coverage but the clergy will be billed the same premium as an active clergy electing family coverage if the clergy is covering any additional family members
- Surviving spouses and dependent children of deceased clergy that had most recently been in active relationship with the Conference and participating in the active health plan may continue to participate in the active health plan. Eligibility shall expire if the surviving spouse remarries provided that all children are otherwise insured. The spouse shall be billed the participant cost of the family plan.

COBRA and Conversion: Although the Iowa UMC Health Plan is exempt from compliance with Federal Consolidated Omnibus Budget Reconciliation Act (COBRA) regulations, the Board of Pensions will voluntarily comply with the intent of COBRA. Any person who becomes ineligible to continue participation in the Iowa UMC Health Plan will be sent a letter explaining his or her COBRA rights, including the right to participate under COBRA for up to 18 months. The premium will be set and billed by our insurance carrier.