

2019 HEALTH PLAN ELIGIBILITY & PREMIUMS

ELIGIBILITY:

An eligible Plan Participant may be:

- A) A clergy or layperson regularly employed 30 or more hours per week (1) who is on the Conference payroll or who is classified by The Conference's Personnel Policy as a Plan Participant or (2) who is employed by a related ministry. Related ministries are the Area Foundation, Area Office, District Office, Wesley Foundation, and ministries that have entered into a formal covenant relationship recognized by the Conference Trustees; or
- B) A clergy under full-time or 3/4 Episcopal appointment to a local United Methodist church within the bounds of the Tennessee Conference; or
- C) A clergy who is recognized by the Conference Board of Ordained Ministry as a full-time student and who is serving a 1/4 time Episcopal appointment to a local United Methodist church within the bounds of the Tennessee Conference (formerly, a student local pastor).

Plan participants are eligible to be enrolled along with their eligible Dependents.

PREMIUMS:

2019 Premiums

	<u>Monthly</u>	<u>Yearly</u>
Single (participant)	\$871	\$10,452
Spouse (dependent)	\$968	\$11,616
Family (dependent spouse and children)	\$1,265	\$15,180
Children (dependents)	\$520	\$6,240

- a) All Clergy under Full-Time and 3/4 time Episcopal appointment to a local church within the bounds of the Tennessee Conference; all 1/4 time Local Pastors who are designated by the Tennessee Conference Board of Ordained Ministry as full time students (formerly, student local pastors); and all Conference Staff who are scheduled to work 30+ hours per week. These participants' individual premiums will be paid by the Conference.
- b) Eligible Early Retirees: all Retired Clergy, Retired Conference Staff under age 65 who (1) have attained age 62 and have 10 years of full time service in the Tennessee Conference or (2) have 35 years of full time service, provided he or she was enrolled at the time of retirement. These participants' individual premiums will be paid by the Conference.
- c) Each spouse of a Retiree will remain eligible for all benefits under the Plan until the spouse attains age 65, provided he or she was enrolled at the time of the Retiree's retirement and he or she continued to be an Eligible Dependent as described in the Plan. Spouses who were enrolled at the time of the participant's retirement will have 1/3 of their individual premium paid by the Conference, until they reach age 65.
Retired Clergy under age 65—Spouse is covered as a dependent
Retired Clergy age 65 and older—Spouse is covered as an individual until the spouse reaches age 65
- d) All surviving spouses of deceased Full-Time Clergy, including Conference Staff can continue enrollment for all benefits under the Plan until age 65, provided they were enrolled under the Plan at the time of the decedent's death.
- e) Disabled Participants whose premiums were paid in full by the Conference apportionment prior to their disability remain eligible for up to 24 months, with premiums paid by the Conference.
- f) Participants whose eligibility ends may elect Optional Continuation of Coverage for up to 18 additional months.
- g) Dependent Premium Discount for participants listed under letter "a"
2019 plan compensation at or below \$53,023, the premium for dependent coverage will be reduced by one-half.
2019 plan compensation between \$53,024 and \$63,024, the premium for dependent coverage will be reduced by one-third.
For pastors with parsonages, "plan compensation" is 125% of base compensation. For pastors without parsonages, "plan compensation" is base compensation plus housing allowance.

An enrollment form must be completed and submitted to the Conference on or before the effective date of coverage. See the Tennessee Conference Health Plan Summary Plan Document for a complete definition of eligibility. In case of inconsistency, the Plan Document controls.