

**Proposed Model Policy #1: Single Coverage, Choice of Plans**

It is the policy of St. Swithin's to provide and pay for employee-only coverage for health insurance benefits needed by eligible clergy, contracted to work half time or more, and lay employees who are scheduled to work 1,500 hours per year or more. The eligible individual is free to choose whichever plan they desire from the annual offerings made available by the Diocese of Newark through the Medical Trust.

Higher levels of coverage, e.g., employee plus spouse/partner or employee plus family, will be made available to the eligible clergyperson or lay employee at their own cost.

Under no circumstances will the parish source or reimburse for insurance costs outside the Medical Trust Plans.

*Please be advised that the cost of your insurance health benefits as provided by St. Swithin's may be taxable to you. You are encouraged to seek professional tax advice as to your particular circumstances and tax liabilities from competent tax and/or legal counsel.*

**Proposed Model Policy #2: Single Coverage, HDHP**

It is the policy of St. Swithin's to provide and pay for employee-only coverage for health insurance benefits needed by eligible clergy, contracted to work half time or more, and lay employees who are scheduled to work 1,500 hours per year or more. The eligible individual will be covered by the high-deductible healthcare plan (HDHP) made available by the Diocese of Newark through the Medical Trust, and the parish will fund a health savings account (HSA) with 80% of the cost of the deductible for the individual.

Other plans (such as an HMO or PPO) and levels of coverage, e.g., employee plus spouse/partner or employee plus family, will be made available to the eligible clergyperson or lay employee through the offerings made available by the Diocese of Newark through the Medical Trust at their own cost.

Under no circumstances will the parish source or reimburse for insurance costs outside the Medical Trust Plans.

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**Proposed Model Policy #3: Full Family Coverage, Choice of Plans**

It is the policy of St. Swithin's to provide and fully pay for the employee's choice of coverage at the level needed (e.g., employee-only, employee plus spouse/partner, or employee plus family) for health insurance benefits needed by eligible clergy, contracted to work half time or more, and lay employees who are scheduled to work 1,500 hours per year or more.

Under no circumstances will the parish source or reimburse for insurance costs outside the Medical Trust Plans.

*Please be advised that the cost of your insurance health benefits as provided by St. Swithin's may be taxable to you. You are encouraged to seek professional tax advice as to your particular circumstances and tax liabilities from competent tax and/or legal counsel.*

**Proposed Model Policy #4: Single Coverage, Lowest-priced plan offered**

It is the policy of St. Swithin's to provide and pay for employee-only coverage for health insurance benefits needed by eligible clergy, contracted to work half time or more, and lay employees who are scheduled to work 1,500 hours per year or more. The eligible individual will be covered by the lowest-cost plan made available by the Diocese of Newark through the Medical Trust.

Other plans (such as an HMO or PPO) and levels of coverage, e.g., employee plus spouse/partner or employee plus family, will be made available to the eligible clergyperson or lay employee through the offerings made available by the Diocese of Newark through the Medical Trust at their own cost. The parish will offset the cost of any such coverages up to the cost of single coverage at the lowest-priced plan offered.

Under no circumstances will the parish source or reimburse for insurance costs outside the Medical Trust Plans.

*Please be advised that the cost of your insurance health benefits as provided by St. Swithin's may be taxable to you. You are encouraged to seek professional tax advice as to your particular circumstances and tax liabilities from competent tax and/or legal counsel.*