

<b>TITLE: Medical and Disability Insurance for Lay Staff Members</b>	<b>NUMBER: B-4</b>
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## **MEDICAL AND DISABILITY INSURANCE FOR LAY STAFF MEMBERS**

### **POLICY/PROCEDURE:**

1. The Parish pays the full premium of an individual hospitalization insurance policy for each regular employee.
2. In addition to covering the full cost for the employee, the Parish will pay:
  - a. 25% of the incremental premium for family coverage (if the employee wishes such coverage) during the first five years of employment. The remainder of the premium will be deducted from the employee's pay.
  - b. 50% of the incremental premium for family coverage after the fifth year of employment.
  - c. 75% of the incremental premium for family coverage after the tenth year of employment.
3. If an employee wishes to be covered by a medical/hospitalization policy other than that chosen by the Diocese, the Parish pays the individual premium and the family increment up to that amount that the Parish would have paid for the policy of its choosing. Policy payments are made to the carrier, not to the employee.
4. The Diocese administers and monitors the health insurance program for the church and also chooses the carrier.
5. Lay employees who are covered by policies of other members of their family, or who for whatever reason decline coverage, shall not be entitled to any other financial considerations in lieu thereof.

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**POLICY/PROCEDURE (cont.):**

**DISABILITY INSURANCE FOR LAY EMPLOYEES**

St. Stephen's church provides a medical disability policy for full time and permanent part-time lay employees (organist, secretary and sexton). This policy is currently with the Church Life Insurance Company and offers the following benefits:

1. 70% of compensation with a maximum of \$1,000 per week.
2. Begins after 30 days disability where the employee has been continuously and completely unable to perform his/her job due to bodily injury or illness.
3. Disabilities associated with maternity and delivery are included subject to the elimination period.
4. Benefits are paid up to 52 weeks.
5. Benefits are paid weekly, usually to the employee. The church receives the benefits if the employee's salary is continued during disability.