

This diocesan policy regarding medical insurance coverage and benefits for retired persons is:

1. All revisions are retroactive and applicable for all current and future qualified beneficiaries. Any person who was qualified and covered before January 1, 1988 is no longer exempt or excepted from these revision.
2. Diocesan persons between the ages of 62 and 65 years of age who are or will be retired before January 1, 1994, and are eligible for medical insurance coverage payable by the Diocese. Retirees qualified for coverage may also insure their family members, but at the retiree's expense.

This means that:

- A. Beginning January 1, 1994, the Diocese will no longer provide medical insurance coverage for any person who retires before age 65.
- B. Persons between the ages of 62 and 65 years of age may take early retirement between now and January 1, 1994, and they will remain eligible for individual coverage after January 1, 1994.
- C. A person who has currently taken early retirement will continue to be covered by the Diocese as an individual until age 65.
- D. Coverage for any family members of such qualified person will be available at the retirees expense.
3. The Diocese will continue to provide Medigap coverage in full for all qualified persons who retire at the age of 65.

Spouses, 65 years of age or older, who qualify for Medigap coverage will be covered by the Diocese until January 1,1994, when at that time they will be assessed at 15% of the cost of their Medigap coverage. Any other dependents may be included in the medical insurance plan, but at the retiree's expense.

Family members of retirees who are under the age of 65 can be covered, but at the retiree's expense.

4. All active clerical and lay diocesan employees with family medical coverage will be assessed at 15% of the difference between the cost of single and family coverage.
5. Qualifications:

The individual must be employed in the Diocese at the time of retirement. Beginning with individuals retiring as of January 1, 1995, eligibility will be based upon The Church Pension Fund's calculated years of service in this Diocese. This benefit is lost upon leaving the Diocese. However, any years of service completed at the time departure will be credited at the time of returning.

The payment of premiums will be as follows:

Years of Service	Premium Paid by Diocese
o to less than 5 years	0%
5 years to less than 10 years .	33%
10 years to less than 15 years .	66%
15 years or more	100%

6. A widow or widower will receive the same benefit as the individual qualified for, until the survivor remarries or receives coverage through employment.

NOTES [Adopted: March 21, 1995] Revised March, 1995. [Originally adopted June, 1992], revised in July, 1993