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2026

2026 Health Care Premiums & Benefits

Information for Congregational Leaders & Eligible Clergy and Lay Employees

Episcopal Diocese of Michigan

2026 Insurance Premiums & Rates

Dear Congregational Leaders, Clergy and Lay Employees,

Enclosed is information regarding 2026 insurance rates and premiums for benefit plans offered to eligible clergy and lay employees in congregations and covered entities of the Diocese of Michigan. This information is intended to assist congregational leaders in budget preparation for 2026. Open Enrollment information will be communicated to all clergy and lay employees later in October.

Diocesan Minimum Coverage for Medical Insurance

At each annual Open Enrollment period, an array of medical plans will be offered for eligible clergy and lay employees through the Episcopal Medical Trust. A minimum coverage plan will be established by the diocesan office during the Open Enrollment period for which the congregation will pay premiums. The diocesan minimum health care plans are the **Anthem BCBS BlueCard 80** or the **Consumer Driven Health Care Plan (CDHP) 20**. Congregations (agencies/institutions) can opt to pay the full premium for a more benefit rich plan offered, or an employee may "buy up", at their own expense, via payroll deduction.

***Please note**: The Diocese of Michigan does require parity in medical benefits coverage for lay employees and clergy. That is, all clergy and lay employees within a congregation must be offered equal levels of coverage and cost sharing of premiums, proportionate to hours worked.*

Diocesan Council has taken this into account in comparing minimum compensation standards with other dioceses.

Clergy and lay employees working **between 30 and 40 hours per week** may participate in the health care and dental plans with the congregation contributing a pro-rata amount of the premium.

Consumer Driven Health Plans (CDHP) which require employer contributions to a health savings account (HSA) may also be offered as a part of the medical plan selections. The formula for determining an equitable contribution to a Health Savings Account (HSA) can be obtained by contacting the Chris Ventura, Diocese of MI CFO, at Cventura@edomi.org .

Of course, all consideration must be given to all existing Letters of Agreements and Covenants of Call when discussing implementation of premium cost sharing for your clergy and lay employees.

To view a chart comparing the benefits of the health plans, visit: Human Resources – Episcopal Diocese of Michigan

	2025 Rates			2026 Rates			
	Single	Plus One	Family	Single	Plus One	Family	Final % Chg
Anthem BCBS BlueCard PPO 100	1406	2531	3937	1533	2759	4292	9.03
Anthem BCBS BlueCard PPO 90	1256	2261	3517	1344	2419	3763	7
Anthem BCBS BlueCard PPO 80	1077	1939	3016	*1142	2056	3198	6.03
Anthem BCBS CDHP-15/HSA**	994	1789	2783	1054	1897	2951	6.04
Anthem BCBS CDHP-20/HSA**	883	1589	2472	936	1685	2621	6.03
EAP	4	4	4	4	4	4	0

* Monthly contribution for annuity in lieu of medical coverage
** Enrollment must include contributions to a Health Savings Account (HSA)

Dental Insurance

Our coverage continues with Delta Dental. Dental rates will not change in 2026.

2025 Rates

Dental Monthly Contributions	
Single	$46.20
Employee + Spouse	$87.27
Employee + Child	$109.55
Family	$169.25

2026 Rates

Dental Monthly Contributions	
Single	$46.20
Employee + Spouse	$87.27
Employee + Child	$109.55
Family	$169.25

Group Life, Short & Long-Term Disability Insurance

The rates are the same for 2026 as in 2025. For more information on how the premiums are calculated, please contact Kara Chapman, Diocesan Accountant at 313.833.4407 or kchapman@edomi.org

Coverage	Rate Basis	2026 Rates
Group Life	Per $1,000 of salary (max 100k salary)	**0.410**
Accidental Death/Dismemberment	Per $1,000 of salary (max 100k salary)	**0.020**
Short-Term Disability (Lay Only)*	Calculation based on salary	**0.482**
Long Term Disability (Lay Only)*	Calculation based on salary	**0.363**
Dependent Life	Monthly premium	**2.89**

**Short and long term disability insurance for active clergy is provided through the Church Pension Fund.*

Group Life Insurance/Accidental Death & Dismemberment

Full time employees (30 hours plus) are to be covered with a group life policy in the amount of twice their annual salary, up to $100,000. Coverage for full time employees is effective on the first day of the month after hire.

Group Short-Term and Long-Term Disability

Short term disability benefits are based on 70% of salary. Long term disability benefits are based on 60% of salary. Premiums for both are calculated based on salary.

Insurance Enrollment for New Clergy or Lay Employees

Please inform any non-enrolled, eligible clergy or lay employees that they may join a plan during the Open Enrollment period of **October 15-November 7**. Please contact me for an enrollment form for medical insurance, life/disability or dental.

Do not hesitate to contact me as questions arise: 313-833-4414 or cramirez@edomi.org. I wish you well and look forward to hearing from you.

Best Regards,

Crystal Ramirez

Crystal Ramirez
Director of HR
313-833-4414
cramirez@edomi.org

Regarding the Denominational Health Plan and Lay Pension Contributions

In 2009, the 76th General Convention of the Episcopal Church passed two important resolutions (effective Jan. 1, 2013) that impacted benefits for clergy and lay employees in our congregations and covered diocesan agencies. These resolutions were affirmed at the 77th General Convention in 2012.

- **Denominational Health Plan (DHP):** General Convention Resolution A177 (2009) established a Church-wide Denominational Health Plan. Under the resolution, domestic dioceses, parishes, missions, and other ecclesiastical organizations in the Episcopal Church with clergy and/or lay employees scheduled to work 1,500 (28.8 hours per week) compensated hours annually must participate in the DHP. That means that all clergy and lay employees who work at least 1,500 hours per year must be covered under the Denominational Health Plan. The resolution also calls for parity in coverage and premium cost sharing between clergy and lay employees.
- **Mandatory Lay Pension:** General Convention Resolution A138 (2009) required all Episcopal Church organizations in the U.S. to provide pension contributions for all lay employees scheduled for 1,000 hours or more of compensated work annually. The mandatory pension amount varies according to the plan selected:
    - **Defined Contribution Plan:** 5% of salary with up to an additional 4% if employee matches 1-4%.
    - **Defined Benefit Plan:** 9% of salary

Employee Assistance Program (EAP)

The Employee Assistance Program is a 24 hour a day resource offered to all active clergy and lay employees who work a *minimum of 1000 hours annually*. Employees are invited to enroll in this plan for a $4 monthly premium. To enroll in the EAP contact Crystal Ramirez at cramirez@edomi.org .

Eligible employees and family members can talk with licensed professionals who can help with legal or financial issues or provide short-term crisis counseling. The EAP can also assist with locating child and elder care support, and so much more.

The EAP is an included benefit with all Medical Trust health care plans. If you are already enrolled in a Medical Trust plan, you will not need this stand-alone EAP.

Employee Assistance Program Overview

100 Reasons to call the Employee Assistance Program

The Plans described in this document (collectively, the Plans) are sponsored and administered by the Church Pension Group Services Corporation ("CPGSC"), also known as The Episcopal Church Medical Trust ("the Medical Trust"). The Plans that are self-funded are funded by The Episcopal Church Clergy and Employees' Benefit Trust ("ECCEBT"), which is a voluntary employees' benefit association within the meaning of section 501(c)(9) of the Internal Revenue Code.

This document contains only a partial, general description of the Plans. It is provided for informational purposes only and should not be viewed as a contract, an offer of coverage, a confirmation of eligibility, or investment, tax, medical or other advice. In the event of a conflict between this document and the official Plan documents (summary of benefits and coverage, Plan Document Handbook), the official Plan documents will govern. The Church Pension Fund and CPGSC (collectively, CPG), retain the right to amend, terminate or modify the terms of the Plans, as well as any post-retirement health subsidy, at any time, for any reason, and, unless required by law, without notice.

Church Pension Group Services Corporation ("CPGSC"), doing business as The Episcopal Church Medical Trust, maintains a series of health and welfare plans (the "Plans") for eligible employees (and their eligible dependents) of The Episcopal Church (the "Church"). The Medical Trust serves only eligible Episcopal employers. The Plans that are self-funded are funded by the Episcopal Church Clergy and Employees' Benefit Trust, a voluntary employees' beneficiary association within the meaning of section 501(c)(9) of the Internal Revenue Code.

The Plans are church plans within the meaning of section 3(33) of the Employee Retirement Income Security Act of 1974, as amended, and section 414(e) of the Internal Revenue Code. Not all Plans are available in all areas of the United States or outside the United States, and not all Plans are available on both a self-funded and fully insured basis. Additionally, the Plan may be exempt from federal and state laws that may otherwise apply to health insurance arrangements. The Plans do not cover all healthcare expenses, so members should read the official Plan documents carefully to determine which benefits are covered, as well as any applicable exclusions, limitations, and procedures.

All benefits under the Plans are subject to applicable laws, regulations and policies.

Except for the Preventive Dental PPO Plan, all such benefits are subject to coordination of benefits. The Plans are subrogated to all the rights of a Plan participant against any party liability for such participant's illness or injury, to the extent of the reasonable value of the benefits provided to such a participant under the Plans. The Plans may assert this right independently of a Plan participant, and such participant is obligated to cooperate with the Medical Trust in order to protect the Plans' subrogation rights.

This material is not a substitute for professional medical advice or treatment. CPG does not provide any healthcare services and, therefore, cannot guarantee any results or outcomes. Always seek the advice of a healthcare professional with any questions about your personal healthcare, including diet and exercise.

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