

**Texas Annual Conference of The United Methodist Church
Center for Clergy Excellence
Group Health Benefits**

Policy 106

GHB Coverage for Clergy on Incapacity Leave

The Texas Annual Conference, Center for Clergy Excellence has established an incapacity committee as provided for under the Book of Discipline, paragraphs 357 and 652. This committee has accepted the following responsibilities.

1. The committee is to study the problems of incapacity of clergy in the annual conference.
2. To provide for a continuing personal ministry to any disabled clergy of the conference and aid them in maintaining fellowship with the members of the conference.
3. To provide advice and support to and, where appropriate advocacy for, clergy on incapacity in;
 - a. Applying for and security disability benefits from the comprehensive protection plan and governmental programs,
 - b. Exploring possible sources of interim financial assistance before disability benefits can be obtained.
 - c. Exploring establishing rehabilitation and returned to service programs.
4. To make recommendations to the Board of Ordained Ministry, the conference board of pensions, and the Cabinet on matters related to incapacity including steps towards its prevention, incapacity leave, benefits, grants or other assistance, and programs of rehabilitation.
5. To cooperate with and give assistance to the General Board of pension and health benefits in its administration of the clergy retirement security program, the comprehensive protection plan (CPP) and other benefit plans for clergy on incapacity, and to the extent applicable assist with the disability benefits and other benefits provided under those plans.

Clergy appointed to Incapacity Leave are eligible to continue their participation in the Texas Annual Conference (TAC) Group Health Benefits (GHB) Plan. Contributions for GHB coverage for clergy appointed to Incapacity Leave come from two sources: the Sustentation Fund and a personal contribution from the clergy.

Clergy appointed to Incapacity Leave must submit evidence of applying for Medicare disability benefits within six months of the effective date of their appointment to Incapacity Leave. If Medicare becomes their primary coverage, the participant then pays the appropriate over 65-retiree rate.

Upon confirmation of the incapacitated individual’s eligibility for Medicare, their billing rate will be adjusted to the appropriate rate (Medicare primary rate plus the appropriate dependent rate). For those who do not qualify for Medicare, the Direct Billing rate will be charged.

Following is the percentage contributions between the Sustentation Fund and the clergy:

	Single %		Family %	
	Sustentation Fund	Clergy	Sustentation Fund	Clergy
1st 12 Months of Leave	100%	0%	70%	30%
2nd 12 Months of Leave	75%	25%	60%	40%
3rd 12 Months of Leave	60%	40%	50%	50%

If Incapacity Leave goes beyond a three-year period, the direct billing percentage rates will be 50/50.

If a participant is appointed to Incapacity Leave but is not eligible for a Sustentation Fund contribution, he/she will be responsible for paying the entire Direct Billing rate.

Once a clergy is dropped from the Group Health benefit plan due to non-payment of personal contribution, they will not be eligible to return to the group health benefit plan unless they receive an appointment as an active clergy and pay all past arrearages.

- ***In the event there is a contradiction between the GHB policy and the plan document, the Plan Document shall prevail.***
- ***The above policy is to comply with the overall GHB Committee decisions and is periodically reviewed by the committee.***

*Ref. 2000 Conference Journal Pg. J-67
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