

ALBANY PRESBYTERY MEDICAL REIMBURSEMENT POLICY

In recognition that a higher proportion of medical expenses will not be reimbursable to participants receiving medical coverage under the Benefits Plan of the Presbyterian Church (U.S.A.), Albany Presbytery adopts the following policy:

Active members of Albany Presbytery, unable to pay medical costs due to financial difficulties, should contact the General Presbyter, the Committee on Ministry Chair and/or our Board of Pensions liaison (currently in 2006 the Rev. Shirley Mosholder), for help in evaluating their situation. When appropriate, grants will be given to offset medical expenses. There are monies available from Albany Presbytery and also through the Shared Grants program of the Board of Pensions.¹

The Stop Loss provision (contained in Section 13.6 of the Benefits Plan) provides for 100% reimbursement for In-Network or Non-Network medical costs (not reimbursed under Section 13.4) which exceed 4% of the lesser of the Member's Medical Participation Basis or 150% of the Pastors' Median for the preceding calendar year or 8% of Out-of-Network medical costs of the lesser of the Member's Medical Participation Basis or 150% of the Pastor's Median for the preceding calendar year. (The Pastors' Median is the annual churchwide median effective salary of ordained ministers serving churches for the immediately preceding Plan Year as the same may be determined by the Board of Pensions from time to time.)

Administration of this policy will be done by the Committee on Ministry according to the following provisions:

- 1) This policy applies only to members of Albany Presbytery and expenses eligible for reimbursement must have been incurred during the time of such membership. (For this policy, eligible expenses means the non-reimbursed portion which exceeds 7% but does not exceed 8% of the Member's Medical Participation Basis as determined by the Board of Pensions.)
- 2) Only incurred expenses properly covered under the Medical Provisions of the Benefits Plan will be subject to reimbursement and such expenses must fall within the same Plan year.
- 3) Eligibility under this policy will follow all rules and regulations in effect under the Board of Pensions and will be based solely on the documentation submitted and accepted by the Board of Pensions.
- 4) Reimbursements under this policy will be from the Pensions and Ministerial Assistance Fund of the Presbytery. Reimbursements in amounts less than \$100 will not be made until the end of a Plan year.
- 5) Authorization for payment of eligible reimbursements requires the written approval of the General Presbyter.
- 6) This policy shall begin with calendar year 1987 and remain in effect as amended from time to time unless terminated by the Presbytery with eligibility for reimbursement ceasing six (6) months following such termination, or unless there should be a modification in Section 13.6 of the Benefits Plan approved by a future General Assembly.

September 1993

As amended by Presbytery June 14, 2004

COM 9.1.05

¹ Shared Grant applications (ARH-600) are available through the Presbytery office.