P-45

COMMITTEE ON MINISTRY POLICY for Churches to provide for health insurance of Teaching Elders/Certified Christian Educators and their family.

COM action March 27, 2014

- 1. It is the ethical duty of the church, and therefore all churches are mandated to provide 100 percent of the cost of the major medical insurance premiums to cover Teaching Elders/Certified Christian educators and members of their families.
- 2. When a qualifying event occurs during the year (i.e., divorce, marriage, birth) in the family of the Teaching Elder/Certified Christian Educator, the church shall immediately revise coverage to reflects the change. Any cost savings or additional costs associated with the qualifying event shall be borne by the church. These qualifying event modifications do not constitute a fundamental change in terms of call and do not require a congregational vote.
- 3. In the event that the Teaching Elder/Certified Christian Educator is part of a church worker couple and when both parties of the couple have coverage by the Board of Pension for themselves, spouses and families, the COM will allow one of the employing organizations the flexibility to not cover spouse and family if they so choose.
- 4. In the event that the Teaching Elder/Certified Christian Educator is part of a couple in which both parties have coverage for spouse and/or spouse and family, then the COM will allow the congregation the flexibility not to cover the Teaching Elder's/Certified Christian Educator's spouse and family if they so choose.
- 5. In the event that the spouse with spouse/family coverage loses their coverage during year for any reason, then the church will immediately begin coverage for the dropped spouse/family member.