

Please read through the WHOLE email - info concerning active/retired pastors is included towards the bottom:

**DETROIT ANNUAL CONFERENCE
HEALTH INSURANCE OPEN ENROLLMENT
DECEMBER 2010**

Clergy - Are you eligible for conference health insurance, or need to add your spouse or family to your existing policy?

Local churches – Do you plan to provide the conference health insurance benefit for a current employee(s)?

Open enrollment in The Detroit Annual Conference Group Health Insurance Plan is available only once a year. All applications for open enrollment must be processed during the month of December for an effective date of January 1, 2011.

Health insurance is available for full time (30 hours) clergy and staff of United Methodist Churches and related agencies. An overview of the conference plan and policy may be found in the Historical Reports Section of the 2010 Conference Journal, pages 9-14. It is essential to understand eligibility requirements, *especially as they relate to clergy disability and retirement*. Local churches or agencies providing health insurance to their employees through the conference health plan are reminded that local policies cannot supersede established conference policies as indicated on the above pages. (example: A full time employee will be insured on the date of hire and must be enrolled within 30 days of their date of eligibility. Thus, a local church could not institute a three month waiting period before benefits begin, or else the employee must wait until the next open enrollment period.)

YOUNG ADULT DEPENDENT COVERAGE: Due to the Patient Protection and Affordable Care Act (PPACA), effective January 1, 2011 eligibility requirements for young adults have been removed. PPACA requires coverage for all dependents to the end of the month in which they turn age 26. Unlike previous years, your dependent will continue on your health insurance policy in 2011 if they are currently enrolled. No school verification is required.

IMPORTANT: Enrollment is not automatic. If your dependent is not currently enrolled in the health plan, you must enroll them during open enrollment in December for an effective date of January 1, 2011. Failure to complete the enrollment process will result in non-coverage until the next open enrollment period for 2012.

Contact Don Emmert at the address below for further information or to request an enrollment packet.

**IMPORTANT HEALTH INSURANCE INFORMATION
FOR CURRENT DAC PARTICIPANTS
ACTIVE AND RETIRED**

VISION: Vision coverage is an optional plan and therefore *all participants must complete an enrollment form every year in order to enroll or to continue in the vision program.* In other words, participants in the vision plan during 2010 will not be automatically continued in 2011. Rather, their vision coverage will be terminated December 31, 2010 unless they re-enroll for 2011. An enrollment form was mailed in November from AdminPro to all current health plan participants. In accordance with our plan agreement the insurance company will not process late enrollments, so enrollment requests submitted after the beginning of the year will not be accepted. *Participants who elect to waive vision coverage are also requested to return the vision form* indicating their election to waive coverage in order to avoid potential confusion and to provide required documentation for the insurance files. Thank you for your assistance and cooperation.

CHANGES IN FAMILY STATUS: Any changes in family status during the year (additions, terminations, births, marriage, adoption) must be communicated to the Conference Benefits Officer within 30 days of the date the change occurs. Any delay in notification could have an impact on eligibility.

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MEDICARE ENROLLMENT AT AGE 65: If you or your spouse are turning age 65, you must supply photocopy(ies) of your Medicare cards to the Conference Benefits Officer in order to accurately process your coordination of benefits. Failure to do so will almost certainly result in a major delay in the proper payment of future claims. Retirees must enroll in both Medicare Part A and Part B. Participants still serving an active appointment at age 65 may enroll in Medicare Part A only, but must immediately enroll in Part B at the time of retirement.

For further information contact:

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Conference Benefits Officer
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