

If a retiree is unable to pay the total participant's share, the retiree may apply to the Conference Board of Pensions by contacting the Conference Benefits Officer for possible grant funding assistance.

General Rules and Policies regarding Health Care Benefits

Rules and policies included in the HealthFlex Plan Documents and Adoptions Agreements between Wespath Benefits & Investments (formerly General Board of Pension and Health Benefits) of The United Methodist Church and the Dakotas Annual Conference of The United Methodist Church supersede these policies.

Specific Rules and Policies regarding Medical Reimbursement Accounts (MRA) and Dependent Care Accounts (DCA). If a participant fails to make the required contributions within sixty days of such notice, the plan sponsor may terminate the participant's coverage effective the end of the month for which some partial contribution has been paid by the participant. This may apply to a participant's medical, dental, vision and medical/dependent reimbursement accounts as a group, or to just a medical reimbursement account and/or dependent care account. The plan sponsor needs to complete an enrollment/change form showing declination of coverage on the participant, with the event date being the last date of the period for which partial payment was received. If participant later wants to accept coverage he/she must wait until the next annual election period to enroll for coverage beginning the following plan year. In addition, in order to re-enroll and select election, all outstanding premiums must be paid by the participant. The exception to this is if the participant or dependent experiences a special enrollment event as defined under the Health Information Protection and Portability Act (HIPPA).

Specific Rules and Policies Regarding Health Care Benefits

Divorced Spouses may continue to participate in HealthFlex for up to two (2) years if divorce decree does not stipulate a time period. Participant or Divorced Spouse pay 100% of the premium, depending on divorce decree stipulations.

Surviving spouses of clergy who are participating in the Conference Health Benefits Plan will receive reimbursement of their Medicare Part B premium. If a surviving spouse remarries, Medicare Part B reimbursement is reduced to 50%.

Questions regarding policy interpretation should be addressed to the Conference Benefits Officer, Conference Board of Pensions, for referral to, and decision by, that body.

Specific Rules regarding payment of direct billing to churches and participants

If payment is not made on the direct billing to the church for both the churches' direct bill and/or the participant's direct bill, the following steps will be taken:

After 30 days, a certified letter will be sent by the conference finance office to the applicable pastor/participant, church/charge treasurer, PPRC Chair, and applicable district superintendent inquiring about payment.

After 45 days, the applicable district superintendent will contact the applicable pastor/participant, church/charge treasurer, and PPRC Chair to inquire and encourage regarding payment.

RETIREE HEALTH FUNDING PLAN/(HEALTH REIMBURSEMENT ACCOUNTS)

To fund the Health Reimbursement Account contributions, the Board will use funds from these sources:

1. Funds that had been accumulated for the Retiree Health Liability Fund.
2. Earnings from the Frank Lynch and Georgia Lynch Trust.

It is the policy of the Board to manage these funds like an endowment so that 4.5% of the average balance is made available for HRAs. By managing the Retiree Health Fund in this manner, the Board intends to grow the balance of this fund as well as the amount contributed to HRAs.

Care and Concern Fund: Care and Concern funds are available to the cabinet on a case-by-case basis. The case shall be presented by the Cabinet for approval by the Executive Committee of the Board of Pensions as to the need for these funds. A report shall be given to the full Board of Pensions on any cases. These funds shall be of a last resort after all other options have been explored including the use of cabinet emergency funds. The purpose of this fund is to assist: A) pastors exiting from ministry and B) caring for extreme health and well-being issues. At the end of the calendar year any leftover cabinet emergency funds shall be transferred to replenish the Care and Concern fund.

Lynch Trust Funds Policy

The Board of Pensions of the Dakotas Annual Conference of The United Methodist Church, Inc. is the entity within the Dakotas Conference structure that has "charge of the interests and work of providing for and contributing to the support, relief, assistance, and pensioning of clergy and their families, other church workers, and lay employees of the institutions, organizations, and agencies within" the Dakotas Annual Conference, (Book of Discipline, ¶639).

The Board of Pensions of the Dakotas Annual Conference of The United Methodist Church, Inc. is the successor of the Conference Claimants Fund and therefore is the entity responsible for administering funds today that are dedicated to the