



Pension Fund

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Christian Church Healthcare Benefit Trust Seeks to Create Healthcare Zones

The Christian Church (Disciples of Christ) has the opportunity to partner with national healthcare benefits firm Gravie, which will create healthcare zones (“Healthcare Zones” or “Zones”) based on groups of church employees and their families. These Healthcare Zones may or may not be based on our current regional structure, depending upon the results from questionnaires completed by employees interested in exploring these healthcare opportunities. *The role of the Christian Church Healthcare Benefit Trust (CCHCBT) and Pension Fund of the Christian Church (PFCC) is to connect potential participants with Gravie. This is not a CCHCBT or PFCC program.*

In partnership with Gravie, the church seeks to make available all health insurance options – from private insurance, and ACA plans to a preferred option of pursuing Healthcare Zones where our pastors and employees would share together in the cost of a partially self-funded plan with a maximum cost and exposure that functions similar to a fully insured plan. The success of these Zones will be dependent upon response, with pastors and church leaders community organizing to ensure a critical mass of people within each Zone. A critical mass is considered to be at least 50 people.

The program has an urgent need to determine the number of people by region who might be interested in pursuing this option. **We must hear from you by August 15, 2017 via healthcare@pensionfund.org.** After you express your interest via email, you will be provided with a link that will take you to a secure website where you will provide confidential and important underwriting information to Gravie. **This form must be completed by Aug. 15.**

The initial response will determine critical mass and rating for each Zone. Completing the underwriting form is not a commitment to participate. As with any insurance product, if there is a +/- 10% change from those who express interest and those who actually enroll, Gravie has the right to adjust the rate. Going forward, the rates will be determined by actual use experience of the Healthcare Zone.

While this is not a restart of churchwide healthcare, it is a renewed effort to assist those who serve the church in finding healthcare options. Our goal is reasonable premiums with broader access to providers.

Please read the Frequently Asked Questions below, respond by August 15, and direct any questions to healthcare@pensionfund.org or join us on July 31 for a conference call (call instruction will be e-mailed to those who have e-mailed to express interest).

Sincerely,

Todd A. Adams



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Frequently Asked Questions

1. **Will this be group insurance?** – Yes. Your employer may pay the premium directly on a tax advantaged basis.
2. **Is this guaranteed issue?** – No. The premium for the Healthcare Zone will be based on the medical underwriting of the Zone. Gravie will work with those who need a guaranteed issue policy, due to health conditions, to find alternatives in their areas. Please do not assume you cannot be included in the Zone based on your current health status.
3. **Will we pay churchwide healthcare for the insurance?** No. Gravie will bill and collect premiums, process claims, and manage all aspects of the program.
4. **What is the role of the Healthcare Trust?** The Healthcare Trust will assist in determining interest and promoting and encouraging participation, but will have no control or influence over underwriting, premiums, claims processing, networks, formularies, or benefits.
5. **When will premiums be available?** Gravie's goal is to provide premium rates in October 2017 to those who submit the medical underwriting application by August 15, 2017.
6. **When will I have to enroll?** The final date is being determined, but most likely by November 15, 2017, for coverage beginning January 1, 2018.
7. **How can I help?** You can share this information with your colleagues, encouraging their participation. Better yet, pick up the phone and call them. The success of the program is dependent upon community organizing by pastors.
8. **What are the plan options?** Gravie currently offers 8 plans from a \$500 deductible to a catastrophic plan with a \$10,000 deductible.
9. **What are the networks?** The final networks will be determined based on the size and location of the Zone.
10. **What do we do if we are currently searching for a pastor?** Congregations currently in the search and call process who would like to be considered as part of a Zone should e-mail, indicating interest and providing the congregation's address. This will allow their potential new pastor to be placed in a group for premium consideration.
11. **What if I am a pastor in relocation?** Pastors who are relocating will have the opportunity to enroll with a new Healthcare Zone mid-year. Pastors who currently live in a Zone and do not enroll will have to wait until the next open enrollment period.
12. **When is the open enrollment period?** During October and November each year.