

**ANNUAL REPORT OF THE BENEFITS COMMITTEE FOR THE YEAR 2022  
SUBMITTED TO THE 239<sup>TH</sup> CONVENTION OF THE DIOCESE OF NEW JERSEY**

The Benefits Committee is responsible for all determinations regarding health, dental, life and disability insurance plans offered to clergy and lay employees throughout the diocese. For 2022 there were no changes to the active insurance plans offered and only minimal changes are anticipated for 2023. Once again, the Benefits Committee selected the PPO 100 level plan, regardless of carrier, as the standard plan for which churches must pay the full premium for all clergy and lay employees who are scheduled to work at least 1500 hours per year.

Beginning in January 2022 CPG changed retiree health insurance from a Medicare Supplement plan to a Group Medicare Advantage PPO plan. While there were some concerns raised prior to the implementation of the plan, there were very few issues brought to our attention once the plan was fully in place.

The Benefits Committee considered a request to have the diocese subsidize a dental plan for retired clergy since there is no longer a subsidy needed for the health insurance plan for clergy with 20+ years of credited service. Since such a subsidy is not already covered in the canon and policy for retiree health insurance, this would require a canonical change that would impact the diocesan budget. Historically, the intention of the current policy was to ensure that retired clergy would receive assistance with their healthcare needs based on their service within the diocese. It was not felt that adding dental coverage was inherent in this intent nor that it would serve the diocese to add such an expense to the annual budget.

Since there were only minimal changes to the health plans for 2023, the annual educational offering in 2022 was limited to a presentation at the luncheon for retired clergy.

Active members of the Benefits Committee over the past year included Mr. Bill Harmer, Ms. Pat Hawkins (Chair and Diocesan Benefits Administrator), the Rev. Canon Dr. Alan Salmon, Mr. Stephen Spencer, and Ms. Geri Trost.