Pensions

Clergy pension payments can be waived up to two months. The bishop must certify the following:

1. Governor has declared a major disaster - DONE
2. Because of the disaster the faith community has been severely impaired
3. There are inadequate resources (including endowments) within the congregation to pay assessments and continue to function.

Contact Bryant Kibler for the application.

bkibler@diolex.org.

Lay Pensions must continue to be paid at this time due to the type of plan they have. (Defined Contribution)
Health Insurance
All co-pays, deductibles, and coinsurance have been waived for evaluation and testing for COVID-19. In addition, they are waiving co-pays, deductibles, and IN-NETWORK coinsurance for healthcare services relating to treatment of COVID-19.

Retirees- enrolled in a Medicare Supplement plan with United Healthcare, Medicare has announced that there will be no out-of-pocket costs for COVID-19 lab tests.

As of 9:01 this morning (Thursday, 2 April, 2020)
Effective immediately, the Medical Trust will allow claims for virtual provider appointments and will waive member costs for healthcare plan telehealth services for the rest of the year.

EAP
Property and Casualty Insurance
If needed, payments can be made up to 90 days after the date of the invoice. No policies will be terminated before June 30, 2020.
Families First Coronavirus Response Act (FFCRA)

- Two weeks (up to 80 hours) of paid sick leave at the employee’s regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or

- Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee’s regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor.

A covered employer must provide to employees that it has employed for at least 30 days.

Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or childcare unavailability if the leave requirements would jeopardize the viability of the business as a going concern.
Paycheck Protection Program” Loans/Grants Part of the CARES Act
1. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or childcare unavailability if the leave requirements would jeopardize the viability of the business as a going concern. (SBA)
3. Includes churches
   a. Some lenders have conflicting information
   b. Recommended to use a separate bank account for administration of the loans.
4. Intended to help retain employees.
5. For the year 2020, individual taxpayers who do not itemize deductions may claim up to $300 of charitable contributions made as a deduction in arriving at adjusted gross income.


https://www.dol.gov/

https://www.sba.gov/

https://www.cpg.org/