

Uniform Maternity Disability Coverage

Resolved, the House of _____ concurring, That the 80th General Convention recognizes the disparity of maternity coverage provided for clergy employees versus lay employees, with lay employees provided six weeks disability income coverage for natural birth and eight weeks for c section versus 12 weeks for clergy, and in a desire to provide parity between lay and clergy employees; and be it further

Resolved, That the 80th General Convention recognizes the difficulties that occur in obtaining affordable policies through insurance vendors and products; and be it further

Resolved, That the 80th General Convention ~~mandates~~ **strongly recommends** Church Pension Group make available adequate 12-week coverage for lay and clergy employees through available marketplace policies.

Explanation

The Church Pension Group (CPG) provides Short-term Disability coverage options for its clergy and lay employees. The clergy disability coverage is embedded in the clergy pension assessment made on behalf of employers to CPG. Given the pool and size of the clergy pension fund, CPG has increased flexibility when determining the benefits coverage for clergy. That coverage currently includes 12 weeks of disability income coverage on behalf of mothers. Lay employees with the same vendor have access to four package offers to employers and employees that provide six weeks of disability income coverage for natural birth and eight weeks for a c section. The clergy coverage is paid directly to the employer, vs. the lay plan is paid directly to the employee, often causing challenges with payroll. Additional challenges include mandatory participation of clergy in the pension plan creating a larger pool of participants. At the same time, lay employees are either offered employee or employer-paid plans by employers who opt into participation. This depends on the Diocese and congregations for how it's offered to lay employees.

This resolution recognizes the challenges of the existing short-term disability plans provided in the marketplace for maternity coverage. Additionally, state employer rules and regulations might create difficulties working with vendors to provide multi-state benefits coverage and standards. Standard marketplace plans are typically structured for 6 and 8 weeks. However, from the standpoint of parity and coverage for our committed employees of the Episcopal Church, an analysis must be conducted to provide the same or similar benefit offers for both clergy and lay.

There is a rich history of previous efforts and a list of barriers to providing a uniform paid family leave for the Episcopal Church as an employer. At the 79th General Convention, 2018-C019, Church-Wide Paid Family Leave Policy was mandated to form a task force to deliver a proposal for a church-wide paid family leave policy for consideration at the 80th General Convention. Their goal is expansive, equitable, theological, and ethical. This resolution is in thanksgiving for the hard work of that task force and its goal of providing paid family leave across the church. Uniform Maternity Coverage doesn't seek to replace the proposed plan. Still, it leverages the

existing structure to provide parity for maternity coverage for clergy and lay through the existing insurance marketplace in the interim.