

REACHING OUT WEDNESDAYS

Topic: Health Insurance

Mundelein Seminary: We require all seminarians to have some form of Health insurance while enrolled at the University. For those seminarians that do not have coverage under a private plan or their parents plan, we enroll them in an Accident and Sickness student health plan. The Archdiocese of Chicago pays for ½ the premium for their seminarians and the student is responsible for the other half of premium. The Archdiocese does give the student a monthly stipend to help with all their financial obligations, such as health insurance, transportation, education supplies, and other living expenses.

Diocese of Phoenix: Seminarians are insured through PPO Blue Cross-Blue Shield of Arizona for medical as well as DHMO Dental through Assurant Insurance Co. Their coverage takes effect on July 1st of the year they are accepted.

Archdiocese of Omaha: We do provide health insurance for all of our seminarians that are not covered under the parents insurance program. Many parents can carry the son on their plan up to the age of 25 if they are a full-time student. Once they go off of their parents plan, we then pick them up. The seminaries require that the men be covered in one way or another.

Diocese of Paterson: We do provide health insurance for its seminarians upon acceptance, except if the seminarian is still on the parents' health plan. The diocese will pick up once he is no longer on their plan. Dental insurance is optional and offered to the seminarian at a yearly cost. However, dental and car insurance is also provided by the diocese upon diaconate ordination.

Archdiocese of Oklahoma City: We cover seminarians who are in Pre- Theology or Theology. College seminarians are required to have their own health insurance.

Diocese of St. Petersburg: Seminarians are covered under our diocesan health insurance plan though not at the same level as our priests are. They have the same basic plan as do our lay employees.

Diocese of St. Augustine: we cover our seminarians health insurance coverage. If a seminarian is accepted for the fall term, then his coverage begins at that time (e.g., August 1 as new seminarians are usually expected to arrive at their particular seminaries as early as the second week of August.) We also offer a \$25,000 life insurance policy at that time. Both of these insurance coverages are paid for by the Diocese. Men who apply as seminarians who are 55 or over are not eligible for health insurance. (When they're ordained, however, they become eligible as priests.)

Diocese of Steubenville: Our diocese provides full coverage for all our seminarians after they no longer are covered by their parents insurance – usually about age 21. I would not know what other particulars to add to this. I do know we do this because a student (seminarian) would almost never have the means to afford the necessary health insurances.

Archdiocese of New Orleans: On the college level, the students are required to pay for their medical insurance. Pre-Theology and Theology – All students must carry personal health insurance. The Archdiocese of New Orleans will pay 100% of the hospitalization insurance if the student is not covered by his parents insurance. Notre Dame Seminary handles obtaining the insurance and they bill us for our seminarians.

Diocese of Saginaw: We usually cover seminarians once they are off their parents insurance. There is no particular point but this is usually after college seminary and with new health coverage laws we may wait until after 26. Of course if the parents have inferior or no coverage a younger man may be insured earlier.

Diocese of Fort Worth: We cover insurance for seminarians as if full time employees for those with a bachelor's degree. They are on their own and can usually obtain insurance through their parents if they are still working on their bachelor's degree as seminarians. We have developed a small fund in the diocesan chancery through the Knights of Columbus and other church organizations to help seminarians directly with small bills that they can not pay on their own and that falls outside of standard policy.

Archdiocese of Louisville: All Seminary College students are expected to remain on their parents' health insurance plans for the maximum time as full-time students. When the students reach the maximum age for coverage under their parents' insurance plans, the Archdiocese will then provide the student with health insurance coverage.

All Pre-Theology students are expected to remain on their parents' health insurance plans for the maximum time as full-time students. When a student reaches the maximum age for coverage under his parents' insurance plans, the Archdiocese will then pay for his health insurance coverage.

All priesthood candidate students are expected to remain on their parents' health insurance plans for the maximum time as full-time students. When the students reach the maximum age for coverage under their parents' insurance plans, the Archdiocese will then pay for their health insurance coverage.

You will notice it is pretty much the same policy. If a candidate cannot be on a parents policy for whatever reason, we will insure them through the Archdiocese. A candidate for seminary must have coverage before he can be admitted to the seminary. We normally begin coverage the month of entrance into seminary. We have made a few exceptions for men who would be losing insurance from another source a month or two before entering seminary, and we began coverage early. We do not want any seminarian sponsored by the Archdiocese to be without health insurance.

Archdiocese of Newark: We do provide Insurance for both our minor and major seminarians (medical and dental). We also provide insurance for the men in our House of Discernment if they are here on Student Visa's and unable to work in which case they cannot provide insurance for themselves.

The Melkite Eparchy of Newton covers Health Insurance for major seminarians if they do not have their own.

Diocese of Brownsville: We provide health insurance for each seminarian the same way it does for every priest in the diocese. Our judgment is that as a diocese we need to provide health insurance for our future priests due to the fact that some of them (or their families or tutors) may not have the means to do so. The seminarians are completely focused on their seminary formation that sometimes it would be beyond them to financially support themselves.

Diocese of Birmingham in AL: Our diocese does indeed cover our seminarians medical insurance, beginning on the 1st of the month they enter the seminary.

Archdiocese of Cincinnati: We cover men in theology formation (including pre-theology) and will cover college sems if they do not have coverage through their families.

Diocese of Sioux City: We ask the parents of seminarians to cover their son's health insurance for as long as they are able. In Iowa that means until they reach their 26th birthday. If a parent will not or cannot we will pick it up at any point so that our Seminarians are never without healthcare coverage. However, we were told that the providing of insurance to Seminarians was considered a taxable benefit by the IRS and so at the end of the year the cost of the insurance is added onto the amount they may have received from a stipend or other assistance from us and is included on their 1099 form.

Diocese of Columbus: We require the seminarian to be on his parents' coverage as long as he can. If he is not covered by family coverage, we offer him the diocesan coverage and we cover the cost as in office expense.

Diocese of Providence: Our pre-theologians and theologians are on our diocesan health insurance plan. Our college theologians are either on their parent's plan or get their plan through Providence College.

Diocese of Youngstown: Our diocese covers all of our seminarians (college and theology) with health insurance. Typically when a man is in college he is of younger age. Because of this we ask that man to stay under his parents health insurance as long as he can. Usually this is until they are age 25 and are going to school full time. Once a man is no longer eligible to remain on his parents insurance we then cover him under our diocesan insurance plan which is through Anthem Blue Cross/Blue Shield. The Seminarian does not pay any premium cost for the health insurance which includes a PPO health plan, dental insurance and vision insurance. The coverage is quite good. The seminarian is responsible for the cost of his co-pays and deductibles.

Diocese of Bridgeport: We cover all of our seminarians through Aetna from the moment they enroll in our formation program. It's a modified HRA plan that is much better than the typical student plan that you'd get at an undergraduate college or university. It includes dental, medication, and provides for a physical. The plan works kind of like a debit card with a set limit (usually \$500). Once they've maxed out on that limit (rare), we decide whether to take them to the next level to cover things like physical therapy, etc. It has worked marvelously well and saved us some money. Seminarians have the option of staying on a parent plan if they feel more comfortable sticking with what they know

Diocese of Joliet: We ask that their parents cover their health insurance as long as they can. Once their parents can no longer cover them, the Diocese picks up their insurance.

Diocese of San Angelo: We do provide health insurance for our seminarians from the moment they are accepted.

Archdiocese of St. Louis: We provide health insurance to a St. Louis seminarian when he is no longer eligible to be on his parents' policy due to the age restriction. As a matter of interest, is my understanding that under the new Obama health care guideline, the restriction is extended to age 26.

Diocese of Shreveport: We cover the health insurance of seminarians from the time they are officially accepted by the diocese, usually June or July for the upcoming school year.

Diocese of Jefferson City: Our diocese will not leave someone uninsured. However, we ask that the seminarian stays on their parents' plan as long as possible.

Diocese of Orlando: We provide United Health Care medical insurance for all of our seminarians – the seminarians do not pay for this coverage. They also have Dental care provided.

Diocese of Owensboro: The diocese covers health insurance for seminarians in theology, but not for college. We pay the full amount and the seminary makes the arrangements with insurance company and then bills the Diocese.

Diocese of Jackson: puts those in theology and all foreign-born seminarians in the US on the diocesan health insurance policy. Those in college seminary are supposed to be on their family's policy. During my stint as seminarian director, we have not had anyone in college seminary who was not able to be on their parents' policy.

Diocese of Springfield-Cape Girardeau: We insure them if they do not have coverage, but typically expect them to be on their parents' policy if they are eligible! We do this when they are accepted, regardless of level.

Diocese of Davenport: We do cover health insurance for its seminarians. First, we ask if they can stay on their

parent's insurance if they are of age to do that. If not, they are placed on the Diocesan plan or we pay for it through the school they are attending.

Diocese of Rochester: We do cover health insurance for our major seminarians. Whenever possible, we use the student health policy offered by the school because it is much less expensive and, if they are overseas it will cover them where they are. Not all schools have one, though. When our seminarians are in the diocese for their pastoral years, we cover them locally (actually, the parish they are assigned to pays the premium during the Pastoral Year). For our pre-theologians, we ask them to be responsible for their own health insurance and health care expenses. If that is impossible, we do help them out.

Archdiocese of Santa Fe: We insure our seminarians beginning in pre-theology or in first theology if they are coming from a college seminary. We do not cover collegians with insurance as many, if not all of them are still covered under their parents' coverage. Now our insurance does cover medical, eye and dental, so it's not a bad deal for the seminarians.

Archdiocese of Kansas City: We provide health, dental and vision insurance for any seminarian who is no longer carried on their parents' insurance. They are responsible for paying their deductibles, copays, and prescriptions. If they would be unable to financially afford some of these costs they can talk to the Co-Directors of Seminarians for financial assistance.

Diocese of Tulsa: We cover health insurance for theologates, after their 25th birthday &/or when they are no longer eligible to be carried on a parent's policy. The seminarians are responsible for a \$100 deductible annually. We do not provide it for undergraduates (except in rare circumstances).

Archdiocese of Denver: We offer health insurance for all our seminarians as our diocese is self-insured.

Diocese of Gary: We provide health insurance to all seminarians in theology. The insurance is almost always the plan the seminary has available. By exception, and this is not published, we provide health insurance to some philosophy and pre-theology seminarians. This is only when they do not have the means for parental support for insurance purposes.

Diocese of Oakland: Our diocese pays for health insurance for all levels of formation. If a student is still under his parent's coverage, we opt for that.

Diocese of Fresno: First option: have candidates stay on their parents' insurance if possible. Second option: diocese will pay for coverage but they must meet the deductible and the co-pays. There is no dental or vision coverage but we have medical providers who offer services at reduced rates or pro bonum. Third option: enroll the candidate in the seminary plan if one is available. Most of our guys are covered under option 2. We also have one who is covered under the Veterans Administration.

Diocese of Fargo: We cover the men's health insurance once they have a college degree. (i.e. Pre-theology, Theology, Spiritual Year in Denver).

Diocese of Memphis: The Diocese covers our seminarians with the same insurance it has for the whole staff. The costs are included in the budget of the Office of Vocations. Additionally, if they do get sick they are reimbursed for any medical expenses, including doctor's visits' copays, prescriptions, lab work, etc.

Diocese of Monterey: Our Seminarians are covered with Health Insurance at the time that they enter the Seminary.

Diocese of Raleigh: We cover 100% of health insurance for all Theologians. If there is a co-pay, it is reimbursed. College Seminarians usually are not covered on the Diocesan Plan and are often kept on the Parents plan, depending on the circumstances

Diocese of Arlington: We will provide standard health care coverage currently managed by Aetna Insurance for all pre-theologians, spirituality year participants, pastoral year participants and non-ordained theologians. For 2010-2011 the premium cost for this standard coverage will average \$2,400.00 a year, per seminarian. Seminarians who are transitional deacons are covered by the dioceses' P.O.S. II Aetna Health Care Plan. For 2010-2011 the premium cost for these plans will average \$6,250 per year, per transitional deacon. These premiums are paid in full by the diocese.

College seminarians under the age of 25 should be covered by their parents' medical insurance plan. If a college seminarian is not able to be covered under his parents' plan he can personally write the Director of the Office of Vocations requesting to be covered, at no charge, under the standard diocesan seminarian health care plan currently administered by Aetna Insurance.

Deductibles, co-payments and prescription drug expenses are the responsibility of each seminarian as they are for all diocesan clergy. Seminarians are strongly encouraged to set aside and save any stipend, grant or gift money received during the year to offset potential yearly medical costs. If a seminarian should be in true need of financial assistance to meet personal medical expenses, he is to personally write the Director of the Office of Vocations to explain and account for the need, i.e., why he is unable to pay, along with an itemization of the amount needed. Therefore no seminarian is to deny himself of needed medical treatment because of an inability to pay deductibles or co-payments.

Archdiocese of Atlanta: We cover health insurance for all of our seminarians as soon as they begin studies or pastoral work to include college seminary.