

Jesuit Volunteer Corps  
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## **Volunteer Group Health Policy September 2011 - August 2012**

1. **Group Health Coverage:** Subject to the provisions of subsections 3.a. and 3.b., Jesuit Volunteers are provided with 12 months of group health coverage beginning September 1<sup>st</sup> of the volunteer year and ending on the immediately following August 31<sup>st</sup>. Unless the Volunteer waives coverage (as provided in Section 1.b.), the Volunteer will be provided group health coverage by the JVC through the Christian Brothers Employee Benefit Trust (the “JVC Plan”). Please refer to the JVC Plan outline for details regarding coverage, premiums, etc.
  - a. **JVC Plan:** JVC will provide group medical and dental coverage for the Volunteer beginning September 1, 2012 and ending August 31, 2013 (the “Coverage Period”). Additionally, the JVC will pay or reimburse certain of the Volunteer’s deductibles and co-pays up to a total of \$1,500.00 for the Coverage Period, *provided that* the JVC will not pay or reimburse charges for (i) elective procedures, (ii) procedures, services, prescription drugs, etc. that are excluded from coverage under the JVC Plan (i.e., procedures, services, prescription drugs, etc. that are not consistent with the position of the Catholic Church, such as contraception, sterilization, abortion, etc.), (iii) dental procedures after the Volunteer reaches Christian Brothers’ Dental Calendar Year Maximum, (iv) other procedures, non-licensed providers, services or prescription drugs that are not covered under the JVC Plan, or (v) pre-existing conditions that are not covered under the JVC Plan. The JVC plan is a PPO plan under which reduced rates are available when the Volunteer uses in-network providers and/or maintenance prescription services to obtain refills for on-going prescriptions. If the Volunteer does not use an in-network provider where available or the maintenance prescription services where required, JVC will reimburse for co-pays, co-insurance and deductibles only up to the amount the Volunteer would have received if he or she had used in-network services and/or maintenance prescription services, as applicable. **The Volunteer is responsible for paying any charges not covered by the JVC Plan, or not paid or reimbursed by the JVC. In no event will the total amount paid or reimbursed for the Coverage Period by the JVC with respect to any Volunteer exceed \$1,500.00.**
  - b. **Volunteer Plan:** The Volunteer may elect to opt-out of coverage under the JVC Plan, and continue coverage under another health plan, by signing a waiver declining coverage under the JVC Plan. If the Volunteer opts-out of coverage under the JVC Plan, the JVC will not be responsible for paying for or reimbursing the Volunteer for any premium, co-pay, deductible, or any other medical or dental related charges incurred by or on behalf of the Volunteer during the Coverage Period.

## **2. Payment to JVC for JVC Plan Coverage**

For Volunteers whose group health coverage is provided under the JVC Plan, the Volunteer's sponsoring Agency (the "Agency") is responsible for paying a fee to JVC that covers the cost of the Volunteer's group health premium, reimbursements and plan administration fees. JVC will invoice the Agency directly.

## **3. Volunteer's Termination of Service**

- a. Notwithstanding the provisions of subsection 1.a., the JVC will not be responsible for payment or reimbursement of any deductibles, co-pays or any other charges incurred by the Volunteer (i) prior to September 1, 2012, or (ii) after the date on which the Volunteer's service with the JVC ends.
- b. If the Volunteer's service with the JVC ends prior to the end of the Coverage Period, (i) the Volunteer's coverage under the JVC Plan will end on the last day of the month in which the Volunteer's service with the JVC ends, and (ii) JVC will not be responsible for payment or reimbursement of any deductibles, co-pays or any other charges incurred by the Volunteer after the date on which the Volunteer's service with the JVC ends.

## **4. Continuation Coverage**

The JVC Plan is not subject to federal or state COBRA laws. Therefore, continuation coverage is not mandated and will not be provided for those covered under the JVC Plan at the end of the Volunteer's term of service with the JVC.