**Corinthian Plan Premium Holiday, May 2020**

*April 2020*

Corinthian Plan Congregational/Conference Representatives,

Christ’s peace to you in this unusual time in the life of our society!

The impact of the Novel Coronavirus (COVID-19) on congregational life is significant, including economic impacts on church finances. For example, churches may experience reduced offerings if church members lose jobs and income – making it difficult for congregations to meet their financial obligations related to their ministries and their staff. Therefore, to help alleviate the financial impact of COVID-19 on churches, The Corinthian Plan (TCP) is offering a premium holiday for May 2020.

Here is how it will work: Your premium amount will be calculated on April 9, 2020. Your May 2020 bill will be reduced by this amount. For most congregations or conferences, your May 2020 premium will be $0.

Please note that any changes in your staff census after April 9, 2020, will not be included in the premium holiday. And any adjustments from months prior to May will show on the June bill.

As an employer, you may need to give attention to additional logistics, such as:

- If your church staff pay part of their premium or family premium pre-tax, this amount must be $0 for the month of May. You will not have to adjust any paperwork for this one-month change. The regular pre-tax withdrawal for health, dental or vision coverage will re-start in June. If you have questions about this process, consult with your accountant.
- If your congregational staff contributes toward their health, vision or dental premium in another manner, the same process applies. Their contribution for May should be $0.
- If your congregational staff has a Section 125 Flexible Spending Account for medical expenses or dependent care reimbursement benefits, their contribution will still show on the May premium bill and will need to be paid. Congregations will continue their pre-tax salary reduction from staff for the month of May, as well.

I use the phrase “…offering a premium holiday” on purpose. That is because The Corinthian Plan is inviting participating congregations/conferences that are able to contribute all or part of what they normally pay in a monthly premium to a premium assistance fund. This dedicated fund, TCP Premium Assistance 2020, will provide ongoing premium assistance for congregations during the COVID-19 crisis. The Corinthian Plan is setting up this fund because we recognize that the impact of COVID-19 is not only immediate but will also be longer lasting.
You still will receive a premium bill at the usual time, with a balance of $0 for most congregations and conferences. In that letter, you also will receive instructions and an envelope explaining how to contribute to the TCP Premium Assistance 2020 fund. Please contact me with any questions.

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(CC: TCP Employee Participants)