

HEALTH INSURANCE

For Men Under the Age of 65

- USA East Province Jesuits obtain health insurance through the Jesuit Health Trust (JHT). For enrollment consult the local Superior or Province Treasurer for details.
- Jesuits in formation, from novices through ordination, are covered by Jesuit Health Trust through the Jesuit Conference. This includes regents, who are working in an apostolate full-time. Tertians are also covered by the Jesuit Conference when in Tertianship, except perhaps for the summer programs, when they would probably keep the coverage they have in their communities.
- Jesuits from outside the U.S. who are studying here, are expected to get health insurance through their school's plan. If they will be in the U.S. for more than two years, they could go on Jesuit Health Trust, with their province paying for it. However, they may prefer to take the health insurance offered by their school, which is generally less expensive, but not as comprehensive.

For Men 65 and Older

- When a Jesuit reaches age 65 he is automatically enrolled by the Province in Medicare Parts A, B and D. Carol White from BMT consultants contacts Jesuits 2-3 months before their 65th birthday to start enrollment.
- Since Medicare only pays 80% of the covered services, any Jesuit over the age of 65 will be covered under JHT plan. Medicare will serve as primary insurance and JHT as secondary. The Province assumes the full cost of these programs (JHT, Medicare Parts A, B, D).
- Local communities are responsible for expenses related to services that are considered out-of-network. Appeals can be made to JHT Benefits Committee to cover these costs.

Jesuits serving outside the United States

- Since Medicare and most traditional insurance policies provide little or no coverage while one is outside the United States, U.S. Jesuits who are working abroad are covered by JHT.
- Jesuits would need to put through a claim to get reimbursed.