

## Diocese of East Tennessee - 2019 Monthly Benefits Rates

CPG Medical Insurance Plans	Single	Plus Spouse	Plus Child	Family
Anthem BCBS CDHP-20 (HSA eligible)	\$670	\$1,206	\$1,206	\$1,876
Anthem BCBS BlueCard PPO 80	\$856	\$1,541	\$1,541	\$2,397
Anthem BCBS BlueCard PPO 90	\$943	\$1,697	\$1,697	\$2,640

Medicare Secondary Payer Exception (Small Employer / age 65+) Requires prior qualification	Single	Plus Spouse	Plus Child	Family
Anthem BCBS BlueCard MSP PPO 80	\$684	\$1,231	\$1,231	\$1,915
Anthem BCBS BlueCard MSP PPO 90	\$755	\$1,359	\$1,359	\$2,114

Cigna Dental Insurance	Single	Plus Spouse	Plus Child	Family
Preventive ( \$0 - 100/80/1 - \$1,500)	\$32	\$58	\$58	\$90
Basic (\$50 - 100/85/50 - \$2,000)	\$45	\$81	\$81	\$125
Plus Orthodontia (\$25 - 100/85/85 - \$2,000)	\$59	\$107	\$107	\$166

(Deductible – Preventive/Basic/Major – Annual max)

Short-Term Disability	Monthly Premium
Salary Ranges	
Less than \$25,000	\$8.00
\$25,000 to \$44,999	\$17.50
\$45,000 and above	\$32.00

Long Term Disability	
	.58 Per \$100

(NOTE: Effective 1/1/18, Clergy who are active in the Clergy Pension Fund receive both Short Term and Long Term Disability insurance at no additional cost to the parish. CPG makes available both plans for Lay employees at an additional expense.

### Denominational Medical Insurance Policy

The Episcopal Church Medical Trust will establish an annual process by which Participating Groups will adopt a group-wide level of employee contributions for health benefits coverage. Examples of cost-sharing levels are: 85% of Family coverage, 100% of Individual coverage, 100% of Family coverage, etc. The cost sharing requirements will be the same for both clergy and lay employees, within a Participating Group, who work 1,500 or more hours per year and be implemented no later than December 31, 2015. *(As amended General Convention 2012)*

### Diocese Medical Insurance Cost Sharing Policy

The minimum for cost sharing for employers providing health insurance through the Medical Trust will be 75% payment of the single premium for the HSA/High Deductible coverage. *(B&C 2013)*