

## Episcopal Diocese of New Jersey 2019 Insurance Premiums

INSURANCE PLAN	Anthem BCBS Bluecard Or Cigna PPO 100	Anthem BCBS Bluecard Or Cigna PPO 90	Anthem BCBS or Cigna CDHP 20/HSA**	Anthem BCBS Bluecard Or Cigna MSP PPO 100 ***	Anthem BCBS Bluecard Or Cigna MSP PPO 90 ***
<b>2018 Equivalent Plan</b>	Anthem PPO 100 & Cigna OAP IN	Cigna Open Access Plus	Anthem BCBS CDHP 20/HSA		
<b>TIER</b>					
Single	\$988	\$901	\$621	\$782	\$721
Two Adults	\$1976	\$1802	\$1242	\$1564	\$1442
Parent/Child(ren)	\$1778	\$1622	\$1118	\$1408	\$1298
Family	\$2964	\$2703	\$1863	\$2346	\$2163

\* **PPO 100 (on either network) is the base plan specified by the Diocesan Benefits Committee for 2019. Congregations are required to pay 100% of the premium for any plan up to the cost for this plan for all clergy and lay employees working at least 1500 hours per year.** If any clergy or lay employee elects a plan with a higher premium cost than the base plan, the congregation may require that such clergy or lay employee pay the additional premium cost for that plan.

\*\*Anthem BCBS or Cigna CDHP 20/HSA is a high deductible/health savings account plan. If any clergy or lay employee elects to participate in a high deductible health plan option, and the congregation elects to make a contribution to a health savings account of that clergy or lay employee, then parity applies, and the congregation must make an equivalent contribution to a health savings account for any other clergy or lay employee who participates in a high deductible plan.

\*\*\* Anthem BCBS Bluecard or Cigna MSP plans are Medicare Secondary Payer Small Employer Exception Plans. These plans allow Medicare Part A to be the primary insurance for hospitalization for anyone who is over 65 and still employed.

### Dental and Life Insurance

(required for clergy, optional for lay employees)

Delta Dental	Premium
Single	\$62.26
Two Party	\$101.90
Three or more Party	\$177.28

Group Life	Premium
\$50,000 (to age 70)	\$19.00
\$12,500 (age 70+)	\$12.00