

Episcopal Diocese of New Jersey 2020 Health Insurance Premium Comparison Chart

INSURANCE PLAN	Anthem BCBS BlueCard or Cigna PPO 100	Anthem BCBS BlueCard or Cigna PPO 90	Anthem BCBS BlueCard or Cigna CDHP 20/HSA**	Anthem BCBS BlueCard or Cigna MSP PPO 100***	Anthem BCBS BlueCard or Cigna MSP PPO 90***
TIER					
Single	\$1037	\$946	\$658	\$821	\$757
Two Adults	\$2074	\$1892	\$1316	\$1642	\$1514
Parent/Child(ren)	\$1867	\$1703	\$1184	\$1478	\$1363
Family	\$3111	\$2838	\$1974	\$2463	\$2271
EAP only	\$4				

*** The PPO 100 level plan is the standard plan specified by the Diocesan Benefits Committee for 2020. 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, and their dependents.**

**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 payer 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