

## Episcopal Diocese of New Jersey 2021 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***
<b>TIER</b>					
Single	\$1084	\$989	\$691	\$858	\$791
Two Adults	\$2168	\$1978	\$1382	\$1716	\$1582
Parent/Child(ren)	\$1951	\$1780	\$1244	\$1544	\$1424
Family	\$3252	\$2967	\$2073	\$2574	\$2373
<b>EAP only</b>	\$4				

\* The PPO 100 level plan is the base plan specified by the Diocesan Benefits Committee for 2021. 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.

\*\*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