

Diocese of East Tennessee – 2021 Monthly Benefits Rates

CPG Medical Insurance Plans	Single	Plus Spouse	Plus Child	Family
Anthem BCBS CDHP-20 (HSA eligible) - 5.51% Inc	\$746	\$1,343	\$1,343	\$2,089
Anthem BCBS BlueCard PPO 80 – 4.98% Inc	\$948	\$1,706	\$1,706	\$2,654
Anthem BCBS BlueCard PPO 90 – 5.03% Inc	\$1,045	\$1,881	\$1,881	\$2,926

Medicare Secondary Payer Exception (Small Employer / age 65+) Requires prior qualification	Single	Plus Spouse	Plus Child	Family
Anthem BCBS BlueCard MSP PPO 80 – 4.94% Inc	\$758	\$1,364	\$1,364	\$2,122
Anthem BCBS BlueCard MSP PPO 90 – 5.02% Inc	\$837	\$1,507	\$1,507	\$2,344

Cigna Dental Insurance – No change in premium for 2021	Single	Plus Spouse	Plus Child	Family
Preventive (\$0 - 100/80/1 - \$1,500)	\$35	\$63	\$63	\$98
Basic (\$50 - 100/85/50 - \$2,000)	\$46	\$83	\$83	\$129
Plus Orthodontia (\$25 - 100/85/85 - \$2,000)	\$60	\$108	\$108	\$168

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

Short-Term Disability	\$0.456	Per \$100
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Long Term Disability	\$0.373	Per \$100
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Medicare Supplement Plan Rates	Comprehensive	Plus	Premium
Monthly Premium Rates – with Rx - \$20/\$15/\$5 Inc	\$400	\$520	\$605
Monthly Premium Rates – without Rx - \$5/\$5/\$5 Inc	\$215	\$250	\$300

(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)*

New Enhanced Hearing Aid Benefits for 2021

Active Benefit Allowance - Maximum benefit of \$1,500 per ear every 3 years. Current benefit only a discount.

Retiree Benefit Allowance and Hearing Aid Device Discount – Comprehensive and Plus Plans - Maximum benefit of \$1,500 per ear, every 3 years, plus hearing aid device discount. Current benefit \$1,000 per ear every 5 years.

Retiree Benefit Allowance and Hearing Aid Device Discount – Premium Plan – Maximum benefit of \$2,000 per ear, every 3 years, plus hearing aid device discount.