

Diocese of East Tennessee – 2023 Monthly Benefits Rates

CPG Medical Insurance Plans	Single	Plus Spouse	Plus Child	Family
Anthem BCBS CDHP-20 (HSA eligible) – 3.19% Inc	\$808	\$1,454	\$1,454	\$2,262
Anthem BCBS BlueCard PPO 80 – 2.20% Inc	\$1,013	\$1,823	\$1,823	\$2,836
Anthem BCBS BlueCard PPO 90 – 2.19% Inc	\$1,116	\$2,009	\$2,009	\$3,125

Medicare Secondary Payer Exception (Small Employer / age 65+) Requires prior qualification	Single	Plus Spouse	Plus Child	Family
Anthem BCBS BlueCard MSP PPO 80 – 2.12% Inc	\$809	\$1,456	\$1,456	\$2,265
Anthem BCBS BlueCard MSP PPO 90 – 2.17% Inc	\$894	\$1,609	\$1,609	\$2,503

Cigna Dental Insurance – No change in premium for 2023	Single	Plus Spouse	Plus Child	Family
Preventive (\$0 - 100/80/1 - \$1,500)	\$37	\$67	\$67	\$104
Basic (\$50 - 100/85/50 - \$2,000)	\$47	\$85	\$85	\$132
Plus Orthodontia (\$25 - 100/85/85 - \$2,000)	\$61	\$110	\$110	\$171

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

AFLAC Disability insurance – No Rate Change in 2023

Short-Term Disability	\$0.456	Per \$100
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Long Term Disability	\$0.373	Per \$100
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Group Medicare Advantage Plan Rates	Comprehensive	Premium
Monthly Premium Rates* – Per Person	\$196	\$286
*Includes cost for Medical, Rx, Vision, EAP Health Advocate & plan administration. No longer offering plans without Rx.		

No Rate Increase in 2023

(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) HSA annual contribution \$2300 paid quarterly @ \$575.

Enhanced Hearing Aid Benefits

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

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.

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.