

## 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 \$2500 paid quarterly @ \$625.**

### Enhanced Hearing Aid Benefits

Active Benefit Allowance - Maximum benefit of \$3,000 maximum every 3 years.

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

Retiree Benefit Allowance and Hearing Aid Device Discount – Premium Plan – **Maximum benefit of \$4,000, every 3 years, plus hearing aid device discount.**