

## 2020 Health Premiums

### Medical Plans

- **Full-Time Employees hired before January 1, 2016:** The Diocese/Parish shall pay 100% of the annual medical rate (premium) PLUS the annual deductible for the **Standard Plan, any tier (ie. Single, Employee plus one, Family).**
- **Full-Time Employees hired after December 31, 2015:** The Diocese/Parish shall pay for the **Standard Plan:**
  - 100% of the Single annual medical rate (premium) PLUS the Single annual deductible (Single Premium \$740/month, Single Deductible \$1,400).
  - 75% of the Employee + 1/Family Plan annual medical rate (premium) PLUS the annual deductible
    - i.e. – Family Premium \$2,072 minus Single Premium **\$740** = \$1,332. 75% x \$1,332 = **\$999.00**. Family Deductible \$2,800 minus Single Deductible **\$1,400** = \$1,400. 75% x \$1,400 = **\$1,050**.
    - The Diocese/Parish would pay \$1,739.00 (\$999.00 + \$740) in premiums and \$2,450 (\$1,400 + \$1,050) deductible.
- **Part-Time Employees:** Diocese/Parish would pay as above except at a percentage equal to the percentage of time in Letter of Agreement (Clergy) or time scheduled (Lay).
- **Alternate Plans:** An employee who chooses an Alternate Plan shall be responsible for any additional costs.
- **Employees 65 or older:** Please contact Cathy Hobart at (315) 474-6596 x131 or [chobart@cnyepiscopal.org](mailto:chobart@cnyepiscopal.org) for information on Anthem BlueCard MSP PPO 100plan.

Medical Plan / Monthly Rates	Single	Employee + 1	Family
Anthem BCBS CDHP-15/HSA <b>(Standard Plan)</b> Premium (monthly)**	\$740.00	\$1,332.00	\$2,072.00
Deductible (annual)	\$1,400.00	\$2,800.00	\$2,800.00
Anthem BCBS CDHP-20/HSA (Alternate Plan) Premium (monthly)	\$654.00	\$1,177.00	\$1,831.00
Deductible (annual)	\$2,700.00	\$5,450.00	\$5,450.00
Anthem BCBS BlueCard PPO 100 (Alternate Plan) Premium (monthly)	\$982.00	\$1,768.00	\$2,750.00
Anthem BCBS BlueCard MSP PPO 100 ( <b>ages 65+ with prior authorization</b> )	\$785.00	\$1,413.00	\$2,198.00