

## 2024 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 \$942/month, Single Deductible \$1,600).
  - 75% of the Employee + 1/Family Plan annual medical rate (premium) PLUS the annual deductible
    - i.e. – Family Premium \$2,638 minus Single Premium **\$942** = \$1,696. 75% x \$1,696 = **\$1,272.00**. Family Deductible \$3,200 minus Single Deductible **\$1,600** = \$1,600. 75% x \$1,600 = **\$1,200**.
    - The Diocese/Parish would pay \$2,214.00 (\$1,272.00 + \$942.00) in premiums and \$2,800 (\$1,600 + \$1,200) 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:** Cannot contribute into a Health Savings Account once they turn 65 so should consider choosing the Anthem BCBS BlueCard PPO 100 Alternate plan in the year they will turn 65. 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)**	\$942.00	\$1,696.00	\$2,638.00
Deductible (annual)	\$1,600.00	\$3,200.00	\$3,200.00
Anthem BCBS CDHP-20/HSA (Alternate Plan) Premium (monthly)	\$ 833.00	\$1,499.00	\$2,332.00
Deductible (annual)	\$3,200.00	\$5,450.00	\$5,450.00
Anthem BCBS BlueCard PPO 100 (Alternate Plan) Premium (monthly)	\$1,219.00	\$2,194.00	\$3,413.00
Anthem BCBS BlueCard MSP PPO 100 ( <b>ages 65+ with prior authorization</b> )	\$975.00	\$1755.00	\$2,730.00