

To: Clergy Members, Spouses, and Local Churches
From: BeLinda B. Carnegie, *Board of Pension & Health Benefits* **BCC**
Date: August 18, 2022
RE: 2023 Clergy Insurance Premium Equivalents Rates

One of the missions of the Alabama-West Florida Conference Board of Pension and Health Benefits is to provide an affordable and sustainable health insurance plan for clergy members. After reviewing the overall trending rates and the claims from the AWF health plan, the Board has voted not to increase the premium for 2023. The rates listed below are effective beginning January 1, 2023.

Active Clergy Coverage Premium Equivalent Rates per month

- Individual Clergy Coverage \$965.00
- Dependent Coverage \$965.00 (in addition to Clergy premium)
- Spouse, Age 65 & older of Active Clergy \$230.00 (*Medicare Supplement*)

***Eligible Retired Clergy (Spouse) under 65 appointed- Premium Equivalent Rates per month:**

The church will pay the church's Premium Equivalent payment of:

- Under age 65 on Active Plan \$965.00
- Age 65 & older on Medicare Supplement Plan \$230.00
- Spouse under age 65 of retired Clergy \$965.00

***Eligible/Grandfathered Retired Clergy (Spouse) not under appointed Premium Equivalent Rates per month:**

- Under age 65 on Active Plan \$965.00
- Age 65 & older on Medicare Supplement plan \$230.00
- Clergy Spouse under age 65 of retired Clergy \$965.00

*Clergy/spouse currently on the active plan who have reached age 60 by 1/1/2023 and who meet policy eligibility will be grandfathered into the MedSupp plan at retirement.

*AWF Post Retirement Pre-65 Plan for clergy retiring under age 65 will sunset effective 1/1/2023 for new enrollees. Pre-65 health participants, currently enrolled or enrolled by 12/31/2022 will be grandfathered into the MedSupp Plan when they reach age 65 if they remain in the plan until age 65.

Clergy on Medical Leave receiving CPP Benefits Premium Equivalent Rates. Clergy on Medical Leave must qualify for Social Security Disability and elect Medicare within 24 months of effective date of CPP disability benefits.

- On Active Plan \$193.00 (*20% of Current Premium Equivalent*)
- On Medicare Supplement Plan \$230.00 (*Pays 2.9% reduction based on Years of service as recorded by Wespath*)
- Not eligible for Medicare \$965.00 (*May continue the Active plan, paying the full premium equivalent*)

Co-pays and out of pocket deductibles for January 1, 2023- December 31, 2023

PPO Option	HDHP Option
Calendar Year Deductible: \$500 (individual) \$1,000 (family) Calendar Year Out-of-Pocket Max: \$4,000 (individual) \$8,000 (family)	Calendar Year Deductible: \$4,000 (individual) \$8,000 (family) Calendar Year Out-of-Pocket Max: \$6,000 (individual) \$12,000 (family)
Prescription Drug Benefits: <ul style="list-style-type: none"> • Yearly deductible: \$200 per person • Tier 1 Drug: \$10 copay • Tier 2 Drug: \$50 copay • Tier 3 Drug: \$75 copay 	Prescription Drug Benefits: <ul style="list-style-type: none"> • Covered at 100% of the allowed amount, <u>subject to the deductible</u> and the following copays <ul style="list-style-type: none"> • Tier 1 Drug: \$15 copay per prescription • Tier 2 Drug: \$50 copay per prescription • Tier 3 Drug: \$75 copay per prescription • Tier 4 (Specialty) Drug: \$395 copay per prescription
Office Visits & Consultations: <ul style="list-style-type: none"> • Primary Physician copay: \$40 • Specialist Physician copay: \$60 • Inpatient Hospital: covered at 100% after \$250 admission deductible met. \$300 per day copay for days 2-6 • Emergency Room (Medical Emergency) covered at 100% after \$250 hospital copay 	Office Visits & Consultations: <ul style="list-style-type: none"> • Primary Physician: covered at 60% off the allowed amount, <u>subject to calendar year deductible</u> • Inpatient Hospital: covered at 60% off the allowed amount, <u>subject to calendar year deductible</u> • Emergency Room (Medical Emergency)-covered at 60% off the allowed amount, <u>subject to calendar year deductible</u>