

North AL Conference

Health Insurance **2019**

Local Church

Billed by Conference

Two-tier blended rate structure

Individual coverage

- Required for eligible full-time clergy
- \$740 / month
- *Paid by Local Church

Dependent coverage

- Optional
- \$740 / month
- *Paid by Clergy via salary reduction

*Insurance is paid via Clergy Benefits monthly remittances. These are mailed to churches at start of year.

Conference

Billed by Wespath

Three-tier structure

Individual

Ind. + 1

Family

Rates vary by Plan(s) selection and coverage tier.

Premium Credit

You have a set amount (Premium Credit) to “shop” for a medical, dental, and vision plan.

Coverage Tier	Monthly Premium Credit
Individual Only	\$744
Ind. + 1 Dependent	\$1504
Family	\$1,907

After selecting your medical, dental and/or vision plans, there will be a Premium Credit excess (remainder) that will fund a Health account (Flex account). See next slide for rates.

Medical + Dental + Vision = Total ... minus “Premium Credit” = Remainder to HRA or HSA!

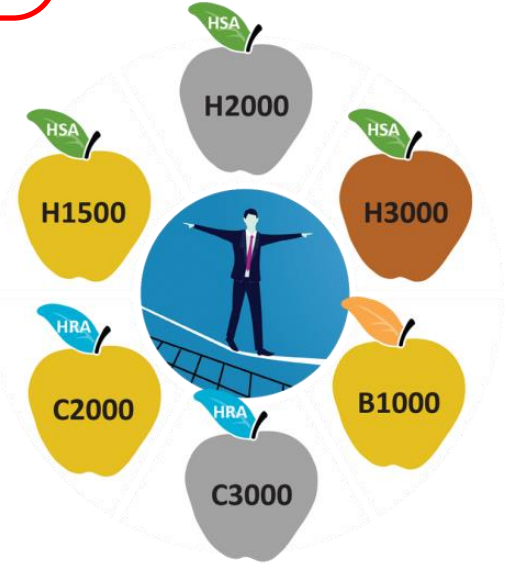
The Premium Credit is funded by Local Church premiums paid and Conference Reserve Funds.

2019 Monthly HealthFlex Rates

\$ Premium Credit \$
 Individual: \$744
 Ind +1: \$1,504
 Family: \$1,907

Medical

<u>Plan Name</u>	<u>Type of Plan</u>	<u>Included in Plan</u> <i>HRA or HSA</i>	<u>Individual</u>	<u>Ind + 1</u>	<u>Family</u>
B1000	PPO / Gold	--	\$640	\$1,352	\$1,710
C2000 with HRA	CDHP / Gold	\$1,000 IND / \$2,000 DEP	\$597	\$1,259	\$1,593
H1500 with HSA	HDHP / Gold	\$750 IND / \$1,500 DEP	\$591	\$1,250	\$1,580
H2000 with HSA	HDHP / Silver	\$500 IND / \$1,000 DEP	\$541	\$1,144	\$1,446
C3000 with HRA	CDHP / Silver	\$250 IND / \$500 DEP	\$515	\$1,087	\$1,374
H3000 with HSA	HDHP / Bronze	--	\$472	\$996	\$1,260



Dental

<u>Plan Name</u>	<u>Individual</u>	<u>Ind + 1</u>	<u>Family</u>
Passive PPO 1000	\$29	\$57	\$81
PPO	\$32	\$65	\$92
Passive PPO 2000	\$40	\$79	\$110



Vision

<u>Plan Name</u>	<u>Individual</u>	<u>Ind + 1</u>	<u>Family</u>
Exam Core	\$0	\$0	\$0
Full Service	\$5.96	\$9.60	\$15.16
Premier	\$14.38	\$23.32	\$37.02

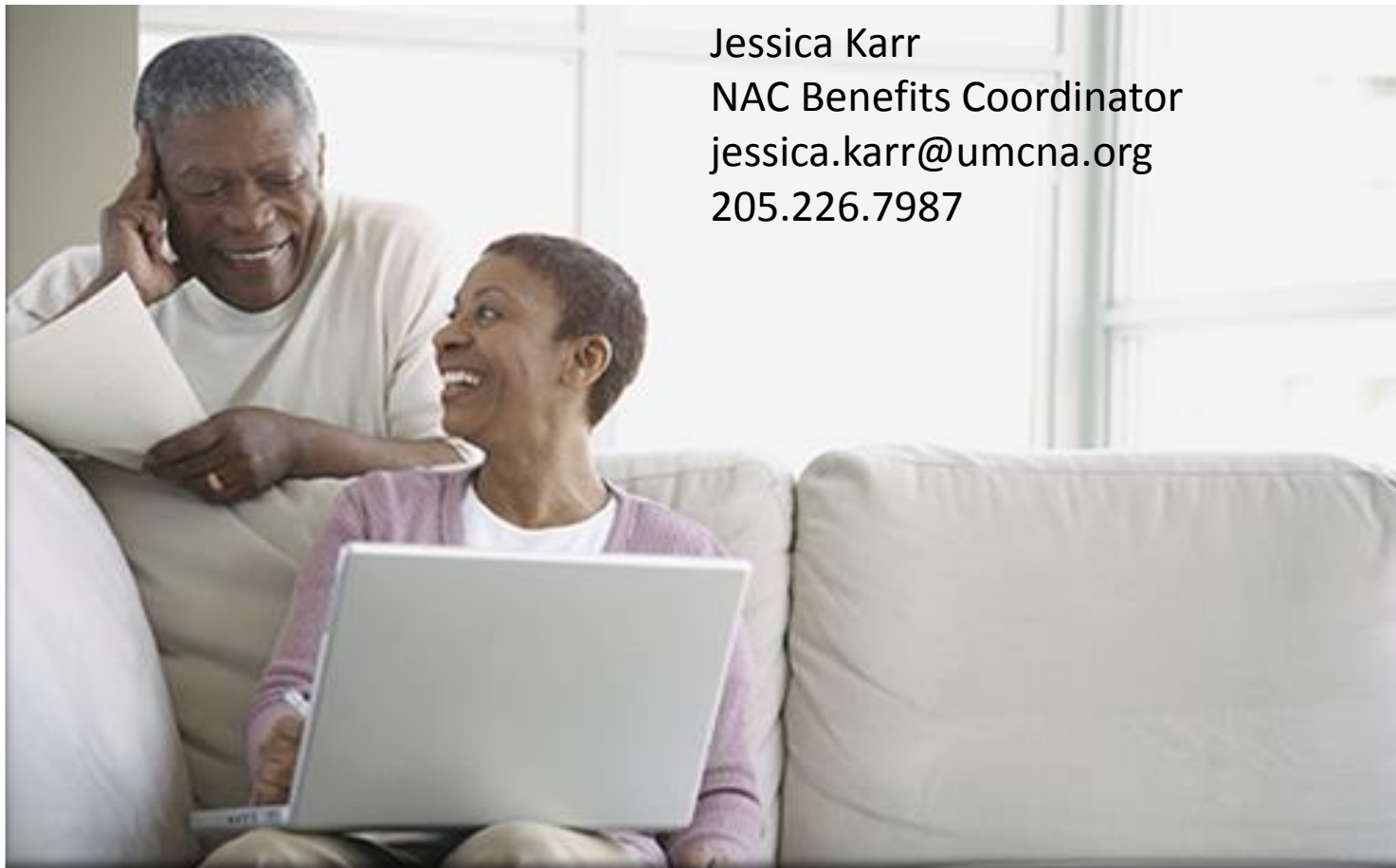
Medical + Dental + Vision TOTAL minus "Premium Credit" = Remainder to HRA or HSA!

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