

**Desert Southwest Conference
2019 Health Insurance Premiums**

MONTHLY - 2019

	Single (2)					
	PPO B1000 (3)	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	919	857	740	849	777	678
Dental Passive PPO 1000 (4)	35	35	35	35	35	35
Vision Exam Core (5)	0	0	0	0	0	0
Total	954	892	775	884	812	713
Paid by Conference	887	887	887	887	887	887
Paid by Participant (1)	67	5	0	0	0	0
Paid by Church	1,242	1,242	1,242	1,242	1,242	1,242
Paid by Participant (1)	67	5	0	0	0	0
Total Billed to Church	1,309	1,247	1,242	1,242	1,242	1,242

MONTHLY - 2018

	Single					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	906	862	742	855	782	675
Dental Passive PPO 1000	34	34	34	34	34	34
Vision Exam Core	0	0	0	0	0	0
Total	940	896	776	889	816	709
Paid by Conference	874	874	874	874	874	874
Paid by Participant	66	22	0	15	0	0
Paid by Church	1,223	1,223	1,223	1,223	1,223	1,223
Paid by Participant	66	22	0	15	0	0
Total Billed to Church	1,289	1,245	1,223	1,238	1,223	1,223

CHANGE

	Single					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	13	(5)	(2)	(6)	(5)	3
Dental Passive PPO 1000	1	1	1	1	1	1
Vision Exam Core	0	0	0	0	0	0
Total	14	(4)	(1)	(5)	(4)	4
Paid by Conference	13	13	13	13	13	13
Paid by Participant	1	(17)	0	(15)	0	0
Paid by Church	19	19	19	19	19	19
Paid by Participant	1	(17)	0	(15)	0	0
Total Billed to Church	20	2	19	4	19	19

% CHANGE

	Single					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	1.43%	-0.58%	-0.27%	-0.70%	-0.64%	0.44%
Dental Passive PPO 1000	2.94%	2.94%	2.94%	2.94%	2.94%	2.94%
Vision Exam Core	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	1.49%	-0.45%	-0.13%	-0.56%	-0.49%	0.56%
Paid by Conference	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%
Paid by Participant	1.52%	-77.27%	0.00%	-100.00%	0.00%	0.00%
Paid by Church	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
Paid by Participant	1.52%	-77.27%	0.00%	-100.00%	0.00%	0.00%
Total Billed to Church	1.55%	0.16%	1.55%	0.32%	1.55%	1.55%

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	Participant + 1 (Couple) (2)					
	PPO B1000 (3)	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	1,747	1,628	1,409	1,614	1,477	1,289
Dental Passive PPO 1000 (4)	69	69	69	69	69	69
Vision Exam Core (5)	0	0	0	0	0	0
Total	1,816	1,697	1,478	1,683	1,546	1,358
Paid by Conference	1,478	1,478	1,478	1,478	1,478	1,478
Paid by Participant (1)	338	219	0	205	68	0
Paid by Church	1,242	1,242	1,242	1,242	1,242	1,242
Paid by Participant (1)	338	219	0	205	68	0
Total Billed to Church	1,580	1,461	1,242	1,447	1,310	1,242

MONTHLY - 2018

	Participant + 1 (Couple)					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	1,723	1,638	1,412	1,625	1,486	1,284
Dental Passive PPO 1000	68	68	68	68	68	68
Vision Exam Core	0	0	0	0	0	0
Total	1,791	1,706	1,480	1,693	1,554	1,352
Paid by Conference	1,456	1,456	1,456	1,456	1,456	1,456
Paid by Participant	335	250	24	237	98	0
Paid by Church	1,223	1,223	1,223	1,223	1,223	1,223
Paid by Participant	335	250	24	237	98	0
Total Billed to Church	1,558	1,473	1,247	1,460	1,321	1,223

CHANGE

	Participant + 1 (Couple)					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	24	(10)	(3)	(11)	(9)	5
Dental Passive PPO 1000	1	1	1	1	1	1
Vision Exam Core	0	0	0	0	0	0
Total	25	(9)	(2)	(10)	(8)	6
Paid by Conference	22	22	22	22	22	22
Paid by Participant	3	(31)	(24)	(32)	(30)	0
Paid by Church	19	19	19	19	19	19
Paid by Participant	3	(31)	(24)	(32)	(30)	0
Total Billed to Church	22	(12)	(5)	(13)	(11)	19

% CHANGE

	Participant + 1 (Couple)					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	1.39%	-0.61%	-0.21%	-0.68%	-0.61%	0.39%
Dental Passive PPO 1000	1.47%	1.47%	1.47%	1.47%	1.47%	1.47%
Vision Exam Core	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	1.40%	-0.53%	-0.14%	-0.59%	-0.51%	0.44%
Paid by Conference	1.51%	1.51%	1.51%	1.51%	1.51%	1.51%
Paid by Participant	0.90%	-12.40%	0.00%	-13.50%	0.00%	0.00%
Paid by Church	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
Paid by Participant	0.90%	-12.40%	0.00%	-13.50%	0.00%	0.00%
Total Billed to Church	1.41%	-0.81%	-0.40%	-0.89%	-0.83%	1.55%

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	Participant + 2 or More (Family) (2)					
	PPO B1000 (3)	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	2,209	2,057	1,780	2,040	1,866	1,627
Dental Passive PPO 1000 (4)	83	83	83	83	83	83
Vision Exam Core (5)	0	0	0	0	0	0
Total	2,292	2,140	1,863	2,123	1,949	1,710
Paid by Conference	1,773	1,773	1,773	1,773	1,773	1,773
Paid by Participant (1)	519	367	90	350	176	0
Paid by Church	1,242	1,242	1,242	1,242	1,242	1,242
Paid by Participant (1)	519	367	90	350	176	0
Total Billed to Church	1,761	1,609	1,332	1,592	1,418	1,242

MONTHLY - 2018

	Participant + 2 or More (Family)					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	2,178	2,069	1,784	2,054	1,877	1,621
Dental Passive PPO 1000	82	82	82	82	82	82
Vision Exam Core	0	0	0	0	0	0
Total	2,260	2,151	1,866	2,136	1,959	1,703
Paid by Conference	1,747	1,747	1,747	1,747	1,747	1,747
Paid by Participant	513	404	119	389	212	(44)
Paid by Church	1,223	1,223	1,223	1,223	1,223	1,223
Paid by Participant	513	404	119	389	212	(44)
Total Billed to Church	1,736	1,627	1,342	1,612	1,435	1,179

CHANGE

	Participant + 2 or More (Family)					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	31	(12)	(4)	(14)	(11)	6
Dental Passive PPO 1000	1	1	1	1	1	1
Vision Exam Core	0	0	0	0	0	0
Total	32	(11)	(3)	(13)	(10)	7
Paid by Conference	26	26	26	26	26	26
Paid by Participant	6	(37)	(29)	(39)	(36)	44
Paid by Church	19	19	19	19	19	19
Paid by Participant	6	(37)	(29)	(39)	(36)	44
Total Billed to Church	25	(18)	(10)	(20)	(17)	63

% CHANGE

	Participant + 2 or More (Family)					
	PPO B1000	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H3000
Medical	1.42%	-0.58%	-0.22%	-0.68%	-0.59%	0.37%
Dental Passive PPO 1000	1.22%	1.22%	1.22%	1.22%	1.22%	1.22%
Vision Exam Core	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Total	1.42%	-0.51%	-0.16%	-0.61%	-0.51%	0.41%
Paid by Conference	1.49%	1.49%	1.49%	1.49%	1.49%	1.49%
Paid by Participant	1.17%	-9.16%	0.00%	-10.03%	0.00%	0.00%
Paid by Church	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
Paid by Participant	1.17%	-9.16%	0.00%	-10.03%	0.00%	0.00%
Total Billed to Church	1.44%	-1.11%	-0.75%	-1.24%	-1.18%	5.34%

1. Financial assistance is available upon request from the CBOPHB for the lesser of actual premium costs paid by participant or \$1,183 per year. Churches can also choose to pay some or all of these premium costs on behalf of the participant.
2. In cases of clergy couples or other situations where both spouses are plan participants, in order to not provide an incentive for these married participants to choose separate single coverage plans, employee participants in such cases will pay 1 times the single participant premium responsibility for single coverage, 2 times the single participant premium responsibility for couple coverage, or 3 times the single participant premium responsibility for family coverage.
- 3. If no active selection is made, the default medical plan in 2019 will be the CDHP C2000 plan. Rates for the other plans are shown in adjoining columns.**
4. If no selection is made, the default dental plan will be the passive PPO 1000 plan. Rates for the other 2 dental plans are: (1) PPO = \$39.00 per month for single coverage, \$74.00 per month for couple coverage, and \$91.00 per month for family coverage; and (2) passive PPO 2000 = \$48.00 per month for single coverage, \$103.00 per month for couple coverage, and \$125.00 per month for family coverage.
5. If no selection is made, the default vision plan will be the exam core plan. Rates for the full service plan are \$5.96 per month for single coverage, \$9.60 per month for couple coverage, and \$15.16 per month for family coverage. Rates for the premier plan are \$14.38 per month for single coverage, \$23.32 per month for couple coverage, and \$37.02 per month for family coverage.