



2021 Health Insurance Premiums

Single						
Medical	PPO B1000	CDHP C2000 (3)	CDHP C3000	HDH H1500	HDH H2000	HDH H 3000
Paid by Church	14,796	14,796	14,796	14,796	14,796	14,796
Paid by Participant (1)	276	0	0	0	0	0
Total Billed to Church	15,072	14,796	14,796	14,796	14,796	14,796
Additional Coverage included:						
Dental Plan – Passive PPO (4)						
Vision Plan – Vision Exam Core (5)						

Participant + 1 (Couple) (2)						
Medical	PPO B1000	CDHP C2000 (3)	CDHP C3000	HDH H1500	HDH H2000	HDH H 3000
Paid by Church	14,796	14,796	14,796	14,796	14,796	14,796
Paid by Participant (1)	3,036	2,244	0	1,752	12	0
Total Billed to Church	17,832	17,040	14,796	16,548	14,808	14,796
Additional Coverage included:						
Dental Plan – Passive PPO (4)						
Vision Plan – Vision Exam Core (5)						

Participant + 2 or More (Family) (2)						
Medical	PPO B1000 (3)	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H 3000
Paid by Church	14,796	14,796	14,796	14,796	14,796	14,796
Paid by Participant (1)	7,260	6,180	2,832	5,508	3,120	180
Total Billed to Church	22,056	20,976	17,628	20,304	17,916	14,976
Additional Coverage included:						
Dental Plan – Passive PPO (4)						
Vision Plan – Vision Exam Core (5)						

Notes:

1. Financial assistance for the participant portion is available request from the CBOPHB for the lesser of actual premium costs paid by participant or \$1,174 per year. Churches may also choose to pay some or all of the participant portion premium costs on behalf of the participant. Churches are not obligated to pay any amount toward the participant portion of the premium.
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 for 2021, the default medical plan will be the plan selected for 2020. For those with no plan coverage in 2020, the 2021 default medical plan will be the CDHP C2000 plan.
4. If no selection is made, the default dental plan will be the PPO plan. Rates for the other 2 dental plans are: (1) HMO = \$168.00 per year for single coverage, \$312.00 per year for couple coverage, and \$540.00 per year for family coverage; and (2) passive PPO 2000 = \$540.00 per year for single coverage, \$1,080.00 per year for couple coverage, and \$1,620.00 per year for family coverage. The cost above the default dental plan is added to the participant portion.
5. If no selection is made, the default vision plan will be the exam core plan. Rates for the full-service plan are \$96.96 per year for single coverage, \$156.72 per year for couple coverage, and \$247.68 per year for family coverage. Rates for the premier plan are \$169.92 per year for single coverage, \$275.28 per year for couple coverage, and \$436.56 per year for family coverage. The cost above the default vision plan is added to the participant portion.

Conference Health Insurance:

- Churches will be billed \$14,796 in 2021 for their pastor's health insurance, plus the participant portion, if applicable.
- Churches may choose to pay some or all of the participant portion of the insurance premium. Churches are not obligated to pay any amount toward the participant portion of the premium.
- It is possible for a pastor to opt-out of the conference insurance program If the pastor obtains her/his health insurance through another approved source, (spouse's employer, military, previous employer, Medicare, or ACA marketplace), if this amount is less than the annual cost of conference coverage. Because this will be considered taxable income for the pastor some churches choose to gross up the amount paid for external insurance coverage at a rate of 35% of the actual cost.