



Desert Southwest Conference of The United Methodist Church

2023 Health Insurance Premiums

Single (2)						
Medical	PPO B1000	CDHP C2000 (3)	CDHP C3000	HDH H1500	HDH H2000	HDH H 3000
Paid by Church	15,468	15,468	15,468	15,468	15,468	15,468
Paid by Participant (1)	264	0	0	0	0	0
Total Billed to Church	15,732	15,468	15,468	15,468	15,468	15,468
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	15,468	15,468	15,468	15,468	15,468	15,468
Paid by Participant (1)	3,132	2,304	0	1,788	0	0
Total Billed to Church	18,600	17,772	15,468	17,256	15,468	15,468
Additional Coverage included:						
Dental Plan – Passive PPO (4)						
Vision Plan – Vision Exam Core (5)						

Participant + 2 or More (Family)						
Medical	PPO B1000 (3)	CDHP C2000	CDHP C3000	HDH H1500	HDH H2000	HDH H 3000
Paid by Church	15,468	15,468	15,468	15,468	15,468	15,468
Paid by Participant (1)	7,536	6,408	2,892	5,700	3,228	180
Total Billed to Church	23,004	21,876	18,360	21,168	18,696	15,648
Additional Coverage included:						
Dental Plan – Passive PPO (4)						
Vision Plan – Vision Exam Core (5)						

Notes:

- Financial assistance for the participant portion is available request from the CBOPHB for the lesser of actual premium costs paid by participant or \$1,228 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.
- 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.
- If no active selection is made for 2023, the default medical plan will be the plan selected for 2022. For those with no plan coverage in 2022, the 2023 default medical plan will be the C2000 plan.
- If no selection is made, the default dental plan will be the PPO plan. Rates for the other 2 dental plans are: (1) HMO = \$192 per year for single coverage, \$336 per year for couple coverage, and \$600 per year for family coverage; and (2) passive PPO 2000 = \$600 per year for single coverage, \$1,200 per year for couple coverage, and \$1,800 per year for family coverage. The costs different from the default dental plan (included at rates of \$492 per year for single coverage, \$984 per year for couple coverage, and \$1,476 per year for family coverage) are adjusted to/from the participant portion.
- If no selection is made, the default vision plan will be the exam core plan. Rates for the full-service plan are \$96 per year for single coverage, \$156 per year for couple coverage, and \$240 per year for family coverage. Rates for the premier plan are \$168 per year for single coverage, \$276 per year for couple coverage, and \$432 per year for family coverage. The costs above the default vision plan (included at rates of \$0 per year for all coverages) are added to the participant portion.

Conference Health Insurance:

- Churches will be billed \$15,468 in 2023 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.