

**To:** Clergy Members, Spouses, and Health Insurance Plan Sponsors  
**From:** BeLinda B. Carnegie  
**Date:** August 30, 2018  
**RE:** 2019 Clergy and Lay Insurance Premium Equivalent Rates & Plan Changes

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. The Board is happy to announce that the premium rate effective January 1, 2019 will not increase. Listed below are the current deductibles and rates.

The following will remain in effect for January 1, 2019.

- Maximum out of pocket: Individual: \$4,000 Family: \$8,000
- Physician Co-pay: Primary: \$40 Specialist: \$60
- Facility/Hospital Co-Pay: \$300
- Prescription Co-pay: Generic: \$10 Preferred Brand: \$50 Non-Preferred Drugs: \$75

**Active Clergy Coverage Premium Equivalent Rates per month**

- Individual Coverage \$875.00
- Dependent Coverage \$875.00
- Spouse Age 65 & older of Active Clergy \$210.00 *(Medicare Supplement)*

**Retired Clergy 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 \$875.00
- Age 65 & older on Medicare Supplement Plan \$168.00
- Spouse under age 65 of retired Clergy \$875.00

**Retired Clergy not under appointed Premium Equivalent Rates per month:**

- Under age 65 on Active Plan \$875.00
- Age 65 & older on Medicare Supplement plan \$210.00
- Clergy Spouse under age 65 of retired Clergy \$875.00

**Laity Coverage Premium Equivalent Rates per month**

- Individual Coverage \$800.00
- Dependent Family Coverage \$1,210.00
- Laity Medicare Supplement\* \$ 210.00

**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 \$175.00 *(20% of Current Premium Equivalent)*
- On Medicare Supplement Plan \$210.00 *(Pays 2.9% reduction based on Years of service as recorded by Wespath Benefits & Investments)*
- Not eligible for Medicare \$875.00 *(May continue on the Active plan, paying the full premium equivalent)*

