

For 2019, the diocese will again offer choices for health insurance plans. See chart below for details.

Finance Department recommends paying premium amounts up to Blue Card 90 plan (it is comparable to the 80/60 plan we previously offered). If the priest or employee elects the Blue Card 100 plan, they would pay the difference or the churches may opt to pay the Blue Card 100 Plan if they choose to do so.

We will also offer an Employee Assistance Program which costs \$5 per month per employee. This benefit is included with the medical insurance coverage. If someone does not have the medical insurance, but wants to have this coverage, the church may purchase it for \$5 per month.

Plan Name	Single cost (annually)	Family or employee +1 (annually)
Anthem Blue Card PPO 100	\$11,400	\$26,220
Anthem Blue Card PPO 70	\$8,652	\$19,896
Anthem Blue Card PPO 80	\$9,492	\$21,828
<i>Anthem Blue Card PPO 90</i>	<i>\$10,476</i>	<i>\$24,096</i>
Anthem High Deductible plan 15	\$8,484	\$19,512
Anthem High Deductible Health Plan 20	\$7,560	\$17,388
Anthem High Deductible Plan 40	\$6,936	\$15,948

The deductibles are as follows for the high deductible plans:

\$2700 in network + \$3000 out of network for single

\$5450 in network + \$6000 out of network for family

For those in a high deductible plan, Finance Department recommends contributing at least \$2700 of the deductible for single and \$5,450 for a family to their health savings accounts.

**Your church may fund more than the diocesan recommendations! Watch the IRS website for details on the limits for 2019 and as long as you stay within the IRS limit (and don't contribute to a health savings accounts for someone who is 65 years old) you'll be fine.**

**See next page for more information....**

The dental plan is offered through CIGNA dental network and there will be a choice of three plans.

Plan	Single – annual cost	Family or employee +1 – annual cost
Preventative Dental	\$468	\$1,080
Basic Dental PPO	\$684	\$1,572
Dental and Orthodontia PPO	\$876	\$2,016