

**2023 HEALTH INSURANCE RATES AND EMPLOYEE COST SHARE GUIDE
FOR SALARIES LESS THAN \$66,083**

NOTE: Compensation and parity provisions based on R-1, Clergy Compensation which will be voted on at Diocesan Convention, November 19, 2022.

<u>Health Insurance Plan/ANNUAL RATES</u>	Single	Employee + Spouse	Employee + Children	Family
Anthem BCBS CDHP 15	\$ 12,672	\$ 25,344	\$ 23,112	\$ 36,516
Anthem BCBS CDHP 20	\$ 12,856	\$ 25,562	\$ 23,546	\$ 35,618
Anthem PPO 90	\$ 13,944	\$ 27,888	\$ 25,104	\$ 41,832
Anthem PPO 90 MSP *	\$ 11,160	\$ 22,320	\$ 20,088	\$ 33,480

lowest cost plan in each tier is shaded

Employee Share (Annual)

(Includes 5% of premium plus 100% cost differential from CDHP)

Anthem BCBS CHDP 15 (includes in-network deductible)	\$ 633.60	\$ 1,267.20	\$ 1,155.60	\$ 2,678.90
Anthem BCBS CDHP 20 (includes in-network deductible)	\$ 817.60	\$ 1,485.20	\$ 1,589.60	\$ 1,780.90
Anthem PPO 90	\$ 1,905.60	\$ 3,811.20	\$ 3,147.60	\$ 7,994.90
Anthem PPO 90 MSP	\$ 558.00	\$ 1,116.00	\$ 1,004.40	\$ 1,674.00

Employee Share (Annual) as a % of total health care cost

(Includes 5% of premium plus 100% cost differential from HDHP)

Anthem CHDP 15 (includes in-network deductible)	5.0%	5.0%	5.0%	7.3%
Anthem BCBS CDHP 20 (includes in-network deductible)	6.4%	5.8%	6.8%	5.0%
Anthem PPO 90	13.7%	13.7%	12.5%	19.1%
Anthem PPO 90 MSP	5.0%	5.0%	5.0%	5.0%

This chart shows the maximum the employee can pay under each of the plan offerings for 2023.

The parish may or may not offer all of the health insurance plans shown above.

Each parish may choose to pay more than the minimum funding required by the DHP policy contained in R-1, Clergy Compensation Resolution for 2023, which will reduce the amounts shown above.

* NOTE: The Anthem PPO 90 MSP is only available for employees aged 65 or over, still working, and enrolled in Medicare. The parish must also employ less than 20 employees.

**2023 HEALTH INSURANCE RATES AND EMPLOYEE COST SHARE GUIDE
FOR SALARIES AT LEAST \$66,083**

NOTE: Compensation and parity provisions based on R-1, Clergy Compensation which will be voted on at Diocesan Convention, November 19, 2022.

<u>MEDICAL PLAN/ANNUAL RATES</u>	Single	Employee + Spouse	Employee + Children	Family
Anthem BCBS CDHP 15	\$ 12,672	\$ 25,344	\$ 23,112	\$ 36,516
Anthem BCBS CDHP 20	\$ 12,856	\$ 25,562	\$ 23,546	\$ 35,618
Anthem PPO 90	\$ 13,944	\$ 27,888	\$ 25,104	\$ 41,832
Anthem PPO 90 MSP *	\$ 11,160	\$ 22,320	\$ 20,088	\$ 33,480

lowest cost plan in each tier is shaded

Employee Share (Annual)

(Includes 7% of premium plus 100% cost differential from HDHP)

Anthem BCBS CHDP 15 (includes in-network deductible)	\$ 887.04	\$ 1,774.08	\$ 1,617.84	\$ 3,391.26
Anthem BCBS CDHP 20 (includes in-network deductible)	\$ 1,071.04	\$ 1,992.08	\$ 2,051.84	\$ 2,493.26
Anthem PPO 90	\$ 2,159.04	\$ 4,318.08	\$ 3,609.84	\$ 8,707.26
Anthem PPO 90 MSP	\$ 781.20	\$ 1,562.40	\$ 1,406.16	\$ 2,343.60

Employee Share (Annual) as a % of total health care cost

(Includes 7% of premium plus 100% cost differential from HDHP)

Anthem BCBS CHDP 15 (includes in-network deductible)	7.0%	7.0%	7.0%	9.3%
Anthem BCBS CDHP 20 (includes in-network deductible)	8.3%	7.8%	8.7%	7.0%
Anthem PPO 90	15.5%	15.5%	14.4%	20.8%
Anthem PPO 90 MSP	7.0%	7.0%	7.0%	7.0%

This chart shows the maximum the employee can pay under each of the plan offerings for 2023.

The parish may or may not offer all of the health insurance plans shown above.

Each parish may choose to pay more than the minimum funding required by the DHP policy contained in R-1, Clergy Compensation Resolution for 2023, which will reduce the amounts shown above.

*NOTE: The Anthem PPO 90 MSP is only available for employees aged 65 or over, still working, and enrolled in Medicare. The parish must also employ less than 20 employees.