

## 2023 Active Health Insurance Rates & Quick Reference Guide

Single Plan			
	<i>Individual</i>	<i>Church</i>	<i>Total</i>
<b>Monthly</b>	\$141	\$944	\$1,085
<b>Annually</b>	\$1,692	\$11,328	\$13,020
Family 2 Plan			
	<i>Individual</i>	<i>Church</i>	<i>Total</i>
<b>Monthly</b>	\$294	\$1,969	\$2,263
<b>Annually</b>	\$3,528	\$23,628	\$27,156
Family 3+ Plan			
	<i>Individual</i>	<i>Church</i>	<i>Total</i>
<b>Monthly</b>	\$386	\$2,585	\$2,971
<b>Annually</b>	\$4,632	\$31,020	\$35,652

\*These rates are bundled and include Medical, Dental, Life, and Vision.

The Conference will draw from the church bank account monthly via ACH on either the 2<sup>nd</sup> or the 15<sup>th</sup> or the first business day after if those days should fall on a weekend/holiday.

- (1) The 2023 total healthcare premium increased by 8%. The cost-sharing split in this plan year is Church/87% and Individual/13%.
- (2) Plan cost paid by the church for the covered individual is based on the plan type.
- (3) Premium due to the church from the employee is paid via payroll deduction. This amount reduces income (i.e., is pre-tax) **provided the church/employer adopts the West Ohio Conference Flexible Benefit Plan (Section 125 Plan) or another Section 125 Plan unique to the church/employer.**
- (4) HSA (Health Savings Account) – The Employer HSA contribution is designed to help individuals pay for the first dollar amount toward their healthcare deductible and out-of-pocket medical expenses. The HSA funding is **\$500.00 for Single Plan** and **\$1000.00 for Fam2 and Fam3+ Plans**. Funds are deposited twice per year, in January and July. Note: Treasures should jointly work with the Christian Family Credit Union to coordinate a clergy person's HSA contribution due to leaving one church for a new church appointment.

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