



Diocese of Western Michigan

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TO: Clergy, Parish Administrators, Senior Wardens, Treasurers
FROM: Tammy Mazure, CPA CGMA
RE: 2018 Health Benefits Overview for Active Clergy & Lay Employees
DATE: October 31, 2017

This memo contains important information about our 2018 Health (includes Vision) and Dental Benefits and Open Enrollment. Please share this information with your employees. Please refer to the newly adopted Diocesan Council's Minimum Health Insurance Coverage, and the Diocesan Health Insurance Policy, both on our website, regarding eligibility of, and requirements for coverage of clergy and lay employees working more than 1,500 hours per year. These policies have changed, so please be sure to review these documents.

Online Open Enrollment for 2018 will run from November 3 through November 20, 2017.
If you need to make changes after this date, please contact me. You must access the website and log-in and make necessary changes this year to select a new plan.

Medical Plans (Please see our website for a plan comparison)

The Episcopal Church Medical Trust (ECMT) is eliminating most of our plans and we will be transitioning to new plans for 2018. We are offering the following medical plans, along with their respective monthly premiums, to eligible active employees through the ECMT:

Medical Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child	Family
Anthem BCBS CDHP-20/HSA	\$571	\$1,028	\$1,028	\$1,599
Anthem BCBS CDHP-15/HSA	\$646	\$1,163	\$1,163	\$1,809
Anthem BCBS BlueCard PPO 70	\$673	\$1,211	\$1,211	\$1,884
Anthem BCBS BlueCard PPO 80	\$738	\$1,328	\$1,328	\$2,066
Anthem BCBS BlueCard PPO 90	\$814	\$1,465	\$1,465	\$2,279
Anthem BCBS BlueCard MSP PPO 70*	\$538	\$ 968	\$ 968	\$1,506
Anthem BCBS BlueCard MSP PPO 80*	\$591	\$1,064	\$1,064	\$1,655
Anthem BCBS BlueCard MSP PPO 90*	\$651	\$1,172	\$1,172	\$1,823
Stand-Alone - Employee Assistance Program (EAP)	\$ 5	\$ 5	\$ 5	\$ 5

**All of the MSP plans are Medicare Secondary Payer options for employees 65 years and older- please contact Tammy to apply for this. It is the same plan and coverage, but at a reduced rate!*

Dental Plans (Please see our website for a plan comparison)

The following Cigna dental plans and respective monthly premiums are also offered through the Episcopal Church Medical Trust:

Dental Plan / Monthly Rates	Single	E + Spouse	E + Child	Family
Preventative Dental	\$36	\$ 65	\$ 65	\$101
Basic Dental- 50/150	\$56	\$101	\$101	\$157
Dental & Orthodontia- 25/75	\$76	\$137	\$137	\$213

During the Medical Trust's Open Enrollment period:

- Current plan members may change their plan selections for the following year
- Eligible non-participating employees have the option to join a plan
- Eligible non-participating dependents may be added to a member's plan without the need of a qualifying event

Currently Enrolled Employees

Currently enrolled employees (plan members) should have already received a letter from the ECMT. This letter will provide them with information on when and how to access the Open Enrollment website, a benefits review, and links to important plan resources. Employees should begin reviewing their options and research plans now.

Non-participating Employees

Existing employees who qualify for health coverage, but are not currently participating in one of our plans, are eligible to enroll themselves and/or their dependents during Open Enrollment for the 2018 plan year. Please send a communication to these employees informing them of this option as well as the plans and rates available to them. The 2018 enrollment form is available on our website for new member enrollments, and must be signed and returned to me.

Plan Documents

2018 Summaries of Benefits and Coverage and 2018 Plan Handbooks containing more information about these plans may be found on the Church Pension Group (CPG) website at www.cpg.org/mtdocs.

Significant Changes to Current Plan Selections

Please note that we have made changes to our current plan options for 2018. All plans have been replaced *except* for the CDHP-20/HSA. It is imperative that members go online during Open Enrollment to check their information (name, address, dependents, etc.) and make changes to your plan.

Online Open Enrollment Webinar-Link to join:

<https://global.gotomeeting.com/join/907151413> You can also dial in using your phone. United States (Toll Free): 1 877 568 4106 (Access Code: 907-151-413)

A representative from ECMT will be broadcasting a live webinar on Thursday, November 9th at Noon. He will go over the plans that we offer, explaining how they work and the additional benefits available, and explain the changes that are happening this year. You will be able to ask questions. We will be recording this webinar and will have it available to the diocese for individuals to view on demand. I am also available to answer any questions that you may have.

Employee Assistance Program (EAP) with Cigna Behavioral Health

In addition to the health plans, we offer a stand-alone EAP plan that parishes may elect to offer to their employees who have spousal or other approved medical benefits coverage (the EAP is already included as part of every medical plan offering). This will be billed in the same manner as the medical benefits. Your parish may elect to offer the EAP to *all* eligible employees, or to no one.

If you have any questions, please don't hesitate to contact me. *Tammy Mazure*