



Diocese of Western Michigan

Tammy Mazure, CPA,
Assistant to the Bishop for Finance and Benefit Administration

535 S. Burdick St., Suite 1 • Kalamazoo, Michigan 49007
269.381.2710 • Fax: 269.381.7067 • tmazure@edwm.org • www.edwm.org

TO: Rectors, Parish Administrators, Senior Wardens, Treasurers
FROM: Tammy Mazure, CPA CGMA
RE: 2017 Health Benefits Overview for Active Clergy & Lay Employees
DATE: November 2, 2016

This memo contains important information about our 2017 Health (includes Vision) and Dental Benefits and Open Enrollment. Please share this information with your employees. Please refer to the [Diocesan Council's Minimum Healthcare Policy](#) on our website regarding eligibility of, and requirements for coverage of clergy and lay employees working more than 30 hours per week.

Online Open Enrollment for 2017 will run from November 7 through November 23, 2016.
If you need to make changes after this date, please contact me.

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

We are offering the following medical plans, along with their respective monthly premiums, to eligible active employees through the Episcopal Church Medical Trust:

Medical Plan / Monthly Rates	Single	Employee + Spouse	Employee + Child	Family
Anthem BCBS EPO80	\$744.00	\$1,339.00	\$1,339.00	\$2,083.00
Anthem BCBS EPO90	\$824.00	\$1,483.00	\$1,483.00	\$2,307.00
Anthem BCBS Consumer-Directed/HSA	\$541.00	\$ 974.00	\$ 974.00	\$1,515.00
Anthem BCBS PPO 75/50	\$701.00	\$1,262.00	\$1,262.00	\$1,963.00
Anthem BCBS PPO 80/60	\$781.00	\$1,406.00	\$1,406.00	\$2,187.00
Anthem BCBS PPO 90/70	\$906.00	\$1,631.00	\$1,631.00	\$2,537.00
Anthem BCBS MS EPO80*	\$606.00	\$1,091.00	\$1,091.00	\$1,697.00
Anthem BCBS MS EPO90*	\$657.00	\$1,183.00	\$1,183.00	\$1,840.00
Anthem BCBS PPO MS 75/50*	\$570.00	\$1,026.00	\$1,026.00	\$1,596.00
Anthem BCBS PPO MS 80/60*	\$620.00	\$1,116.00	\$1,116.00	\$1,736.00
Anthem BCBS PPO MS 90/70*	\$681.00	\$1,226.00	\$1,226.00	\$1,907.00
Anthem High Opt MS PPO*	\$718.00	\$1,292.00	\$1,292.00	\$2,010.00
Stand-Alone - Employee Assistance Program (EAP)	\$ 5.00	\$ 5.00	\$ 5.00	\$ 5.00

**All of the MS 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	\$33.00	\$ 59.00	\$ 59.00	\$ 92.00
Basic Dental- 50/150	\$53.00	\$ 95.00	\$ 95.00	\$148.00
Dental & Orthodontia- 25/75	\$72.00	\$130.00	\$130.00	\$202.00

Open Enrollment

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 Medical Trust. 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 2017 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 2017 enrollment form is available on our website for new member enrollments, and must be signed and returned to me.

Plan Documents

2017 Summaries of Benefits and Coverage and 2017 Plan Handbooks containing more information about these plans may be found on the Church Pension Group (CPG) website at www.cpg.org/mtdocs.

No Changes to Current Plan Selections

Please note that we have not made any changes to our current plan options for 2017. However, members are still encouraged to go online during Open Enrollment to check their information (name, address, dependents, etc.) and make changes if necessary.

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