



# Diocese of Western Michigan

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TO: Clergy, Parish Administrators, Senior Wardens, Treasurers  
FROM: Tammy Mazure, CPA CGMA  
RE: 2019 Health Benefits Overview for Active Clergy & Lay Employees  
DATE: October 19, 2018

This memo contains important information about our 2019 Health (includes Vision) and Dental Benefits and Open Enrollment. Please share this information with your employees. Please refer to the approved 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 changed last year, so please be sure to review these documents.

## **Online Open Enrollment for 2019 will run from October 29<sup>th</sup> through November 16<sup>th</sup>, 2018**

The Episcopal Church Medical Trust (ECMT) will be mailing directly the login information for current plan members. Please access the website and log-in and verify that your information is correct, and to make any necessary changes. If you need to make changes after November 16<sup>th</sup>, please contact me.

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

We have not changed our plan offerings for 2019. 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	\$608	\$1,094	\$1,094	\$1,702
Anthem BCBS CDHP-15/HSA	\$688	\$1,238	\$1,238	\$1,926
Anthem BCBS BlueCard PPO 70	\$713	\$1,283	\$1,283	\$1,996
Anthem BCBS BlueCard PPO 80	\$782	\$1,408	\$1,408	\$2,190
Anthem BCBS BlueCard PPO 90	\$863	\$1,553	\$1,553	\$2,416
Anthem BCBS BlueCard MSP PPO 70*	\$570	\$1,026	\$1,026	\$1,596
Anthem BCBS BlueCard MSP PPO 80*	\$626	\$1,127	\$1,127	\$1,753
Anthem BCBS BlueCard MSP PPO 90*	\$690	\$1,242	\$1,242	\$1,932
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 ECMT:

Dental Plan / Monthly Rates	Single	E + Spouse	E + Child	Family
Preventative Dental	\$40	\$ 72	\$ 72	\$112
Basic Dental- 50/150	\$58	\$104	\$104	\$162
Dental & Orthodontia- 25/75	\$78	\$140	\$140	\$218

**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 2019 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 2019 enrollment form is available on our website for new member enrollments, and must be signed and returned to me. Please see our website for the Minimum Health Insurance Coverage Policy, and also the Diocesan Health Insurance Policy. Employees are eligible for health insurance if they work 20 or more hours per week (Employee or Employer paid), and coverage is mandatory if they work 1,500 or more hours annually (Employer paid).

**Plan Documents**

2019 Summaries of Benefits and Coverage, and 2019 Plan Handbooks containing more information about these plans may be found on the Church Pension Group [\(CPG\) website](#).

**Significant Changes to Current Plan Selections**

Please note that we have not made any changes to our current plan options for 2019.

**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.

Blessings,  
*Tammy*