

LOCAL CHURCH LAY EMPLOYEE BENEFITS

MEDICAL PLAN (HEALTHFLEX EXCHANGE)

HealthFlex Exchange is available to all Local Church Lay Employees working 30 hours or more per week.

- Local Church **must** “sponsor” by completing an agreement (“Salary Paying Unit” Sub Adoption Agreement) and can require anywhere from 0 to 100% premium be paid by the employee.
- To determine if you have an Agreement on file, contact the BWC Benefits Office at (410) 309-3430.
- Plan benefits are the same as the active clergy plan.

HealthFlex Exchange includes: -

Medical Benefits – Administered by United Health Care (a UHC ID card will be mailed to participant – www.uhc.com)

Prescription Drugs – Administered by OPTUMRx (NO SEPARATE CARD - information can be found on the front of your UHC ID Card).

Virgin Pulse, EAP, United Behavioral Health MDLive Telemedicine, Flexible Spending Accounts and/or Health Savings Account

Dental “Optional” – Administered by CIGNA Dental (No ID Card – **PLAN ID 2464058** – www.Cignadental.com) – premiums - see rate sheet

Vision “Optional” – Administered by Vision Service Plan (No ID card – visit a VSP provider – www.VSP.com). – premiums - see rate sheet

HealthFlex Enrollment/Change Form - is to be used for 1st time enrollees and be used for any type of change, such as termination of participant from the Plan and adding and deleting dependents of participants.

***Please note:** An employee contribution toward the cost of HealthFlex is at the sole discretion of the Local Church.

PENSION

In the 2016 Book of Discipline, ¶258.12 states that the PPRC/SPRC shall recommend 100% vested pension benefits of at least 3% of compensation for lay employees who work at least 1040 hours per year; please read the entire paragraph for more information.

- The United Methodist Personal Investment Plan (UMPIP) is available to local churches for this purpose. Please contact Wespath Benefits and Investments directly at 1-800-851-2201 for information about UMPIP.
- Local churches can utilize other options.

Church administrator can contact the BWC Benefits Office for more information benefitoffice@bwcumc.org

BWC HEALTHFLEX EXCHANGE 2017 RATE SHEET for LAY EMPLOYEES

HealthFlex Exchange Medical Plan type information and Premiums

MEDICAL PLAN RATES ONLY	
OPTION 1 - B1000/P1 HRA/HSA-NOT APPLICABLE	Participant's Monthly Premium
BWC Participant Only	\$915.00
BWC Participant + 1 (1+1=2)	\$1,152.00
BWC Participant/Family (3 or more)	\$1,286.00

BWC DEFAULT PLAN	
OPTION 2 - CDHP C2000/P2 "GOLD" HRA: \$1000/\$2000 HSA-NOT APPLICABLE	Participant's Monthly Premium
BWC Participant Only	\$886.00
BWC Participant + 1 (1+1=2)	\$1,094.00
BWC Participant/Family (3 or more)	\$1,203.00

OPTION 3 - CDHP C3000/P2 "SILVER" HRA: \$250/\$500 HSA-NOT APPLICABLE	Participant's Monthly Premium
BWC Participant Only	\$840.00
BWC Participant + 1 (1+1=2)	\$948.00
BWC Participant/Family (3 or more)	\$995.00

OPTION 4 - HDHP H1500/P3 "GOLD" HRA: NOT APPLICABLE HSA- \$750/\$1500	Participant's Monthly Premium
BWC Participant Only	\$883.00
BWC Participant + 1 (1+1=2)	\$1,084.00
BWC Participant/Family (3 or more)	\$1,190.00

OPTION 5 - HDHP H2000/P4 "SILVER" HRA: NOT APPLICABLE HSA- \$500/\$1000	Participant's Monthly Premium
BWC Participant Only	\$852.00
BWC Participant + 1 (1+1=2)	\$1,018.00
BWC Participant/Family (3 or more)	\$1,096.00

OPTION 6 - HDHP H3000/P5 "BRONZE" HRA: NOT APPLICABLE HSA- \$0/\$0	Participant's Monthly Premium
BWC Participant Only	\$840.00
BWC Participant + 1 (1+1=2)	\$840.00
BWC Participant/Family (3 or more)	\$840.00

see benefits office

"OPTIONAL" DENTAL AND VISION PLANS			
DENTAL - optional	Participant	Participant +1	Participant + Family
Dental Passive PPO 1000	\$34.00	\$72.00	\$104.00
Dental PPO 2000	\$47.00	\$102.00	\$147.00
Dental PPO	\$37.00	\$80.00	\$115.00
FULL VISION - optional	Participant	Participant +1	Participant + Family
Exam Core	\$0.00	\$0.00	\$0.00
Full Vision	\$5.62	\$9.06	\$14.32
Premier Vision	\$14.38	\$23.32	\$37.02

Dental and Vision premium will be added to the medical monthly premium for your total cost

Any "overages" based on participant's election will be credited to the health account (HRA/HSA) associated with the plan type. Any additional premiums over the monthly premium shown on the plan type will be billed to the church

2017 HealthFlex Exchange Plan Comparison for more information on the Six (6) Medical Plan Types that are available.