



The Episcopal Diocese of Kansas

Health Insurance Options and Policy for 2019

Beginning on January 1, 2013, the canons of the Episcopal Church require any parish that provides health insurance for clergy or lay employees to do so using a plan administered by the Episcopal Church Medical Trust.*

The five Episcopal Church Medical Trust plans available in the Episcopal Diocese of Kansas for 2019 are:

- 1) Anthem Blue Cross Blue Shield Consumer-Directed Health Plan with a Health Savings Account
- 2) Anthem Blue Cross/Blue Shield PPO 90
- 3) Anthem Blue Cross/Blue Shield PPO 80
- 4) Anthem Blue Cross/Blue Shield Medicare Secondary Payer PPO 90
- 5) Anthem Blue Cross/Blue Shield Medicare Secondary Payer PPO 80

The Medical Trust no longer offers two plans that the Episcopal Diocese of Kansas offered in the past: Anthem BCBS EPO 90 and Anthem BCBS PPO 80/60. These have been replaced with plans 2 and 3 in the list. There is no change to plan 1, the Consumer-Directed Health Plan with an HSA.

Here is a comparison of the two previously offered plans with the new plans:

Medical Event	Anthem EPO 90 (old)	Anthem PPO 90 (new)
Deductible	\$200 person, \$500 family	\$500 person, \$1,000 family
Out-of-pocket limit	\$1,700 person, \$3,500 family	\$2,500 person, \$5,000 family
Office Visit-Primary Care	\$25 co-pay	\$30 co-pay
Office Visit-Specialist	\$25 co-pay	\$45 co-pay
Diagnostic Test	20% coinsurance	10% co-insurance
Urgent Care	10% co-insurance	\$50 co-pay
Emergency Care	\$100 co-pay	\$250 co-pay
Outpatient Surgery	10% co-insurance	10% co-insurance
Inpatient Hospital Care	10% c-insurance	10% co-insurance

* Canon 1.8, as amended by resolution A177 of the 75th General Convention of the Episcopal Church, and reaffirmed by resolution B026 of the 76th General Convention.

Medical Event	Anthem PPO 80/60 (old)	Anthem PPO 80 (new)
Deductible	\$500 person, \$1,000 family	\$1,000 person, \$2,000 family
Out-of-pocket limit	\$2,500 person, \$5,000 family	\$3,500 person, \$7,000 family
Office Visit-Primary Care	\$25 co-pay	\$30 co-pay
Office Visit-Specialist	\$25 co-pay	\$45 co-pay
Diagnostic Test	20% co-insurance	20% co-insurance
Urgent Care	20% co-insurance	\$50 co-pay
Emergency Care	\$100 co-pay	\$250 co-pay
Outpatient Surgery	20% co-insurance	20% co-insurance
Inpatient Hospital Care	\$100 co-pay per day to \$600 max. then 20% coinsurance	20% co-insurance

The minimum benefit for full-time clergy is full premiums paid for the individual, plus any spouse and any children, for the Anthem Blue Cross/Blue Shield Consumer-Directed Health Plan, with the Health Savings Account funded at the following levels:

- Single – \$2,500
- Employee plus One – \$4,950
- Family – \$4,950

Under the Episcopal Church’s Denominational Health Plan, employee cost-sharing must be the same for all eligible clergy and lay employees scheduled to work 1,500 or more hours per year.

If you have questions about implementation of these requirements, please contact Jay Currie, diocesan Comptroller, at jcurrie@episcopal-ks.org, (785) 235-9255 or (800) 473-3563.

Annual 2019 Health Insurance Rates

	<i>Single</i>	<i>Employee plus One</i>	<i>Family</i>
Blue Cross/Blue CDHP/HSA	\$8,412	\$15,144	\$23,556
Blue Cross/Blue Shield PPO 90	\$10,860	\$19,548	\$30,408
Blue Cross/Blue Shield PPO 80	\$9,864	\$17,760	\$27,624
Blue Cross/Blue Shield MSP PPO 90**	\$8,688	\$15,636	\$24,324
Blue Cross/Blue Shield MSP PPO 80**	\$7,884	\$14,196	\$22,080

Monthly rates for purchase of dental coverage

	<i>Single</i>	<i>Employee plus One</i>	<i>Family</i>	<i>Change</i>
Preventive Dental	\$38	\$ 68	\$106	4.95%
Basic Dental	\$60	\$108	\$168	1.80%
Dental and Orthodontia	\$81	\$146	\$227	2.68%

** Available only to employees who are enrolled in Medicare