

Rio Texas Annual Conference 2023 HealthFlex Rates

2023 Individual Premium Credit (PC)

	Monthly Contribution	Annual Direct Bill
Active Clergy	\$ 950	\$ 11,400
Pre-65 Retiree or Spouse	\$ 950	\$ 11,400
Medical Leave with CPP (<i>Max 24 Months</i>)	\$ 950	\$ 11,400
Conference Lay Employees	\$ 950	\$ 11,400

Each eligible active full-time clergy will receive a monthly individual Premium Credit in the HealthFlex plan of \$950 (funded through their Rio Texas Conference church) and will choose from six HealthFlex plan options.

Participants who choose a plan costing more than the PC credit amount or who choose to cover dependents will contribute the additional amount by a payroll deduction from their church to cover the cost difference between the PC amount they receive and their higher cost for monthly premiums (the participant's share of the premium cost). Covered dependents will be enrolled in the same plan selections chosen by the primary clergy or lay participant.

Lay employees of HealthFlex Church Plan Sponsors do not receive a premium credit, allowing churches to set the employee/employer cost-sharing. The church elects cost-sharing and will be billed on plan selections. A church must be a HealthFlex Plan Sponsor to offer HealthFlex to its eligible full-time lay employees. Please contact the Conference benefit office at 210-408-4500 for information and requirements on plan sponsorship.

Blue Cross Blue Shield National PPO Network 2023 HealthFlex Plan Options

MEDICAL PLANS	B1000	C2000	C3000	H1500	H2000	H3000
Participant	\$ 992	\$ 952	\$ 829	\$ 928	\$ 840	\$ 732
Participant + 1	\$ 1,885	\$ 1,809	\$ 1,575	\$ 1,761	\$ 1,596	\$ 1,392
Participant + Family	\$ 2,579	\$ 2,475	\$ 2,154	\$ 2,411	\$ 2,185	\$ 1,905

DENTAL PLANS	HMO	Passive PPO	Dental PPO
Participant	\$ 16	\$ 44	\$ 36
Participant + 1	\$ 28	\$ 88	\$ 71
Participant + Family	\$ 50	\$ 132	\$ 107

VISION PLANS	Exam Core	Full Service	Premier
Participant	\$ 0	\$ 8	\$ 14
Participant + 1	\$ 0	\$ 13	\$ 23
Participant + Family	\$ 0	\$ 20	\$ 36

2023 DEFAULT PLAN

Participants who are currently enrolled in HealthFlex will automatically be enrolled in the same medical, dental and vision plans for 2023 if no elections are made during the Annual Election Period. Full-time clergy and Conference lay employees new to the Conference will be enrolled in the C2000 default plan for all of 2023 if no election is made.

CLERGY FAMILY HEALTHFLEX GRANT (Participant+ Family).

The Board of Pensions established a financial need-based grant to assist clergy with a base salary at or near the minimum conference salary level with Family HealthFlex Coverage (Participant+ Family). In 2023, the grant is **\$666** per month or **\$7,992** annually. Clergy approved for the grant will receive the grant as a reduction in the monthly HealthFlex coverage billed to the church.

The grant requires family coverage under the Wespath HealthFlex plan, a District Superintendent's approval and a grant application demonstrating need-based eligibility with approval. For information on this grant or to request an application, contact the Conference Benefits Office at imunoz@riotexas.org 210-408-4500.