

2025 HealthFlex Rates

Rio Texas Conference of the United Methodist Church

Effective January 1, 2025

Blue Cross Blue Shield (BCBS) National Provider Network

2025 Individual Premium Credit (PC)

	Monthly Contribution	Annual Direct Bill
Active Clergy	\$1,042	\$ 12,504
Pre-65 Retiree or Spouse	\$1,042	\$ 12,504
Medical Leave with CPP (Max 24 Months)	\$1,042	\$ 12,504
Conference Lay Employees	\$1,042	\$ 12,504

Each eligible full-time clergy will receive a monthly individual "Premium Credit" of \$1,042 and may select from the medical, vision and dental plan options below.

Clergy selecting a plan(s) higher than the "Premium Credit" or elect dependent coverage not paid by the church may elect a pre-tax payroll deduction to cover the cost difference.

Church Lay Employees	Monthly Contribution	Annual Direct Bill
Lay Employees of HealthFlex Plan Sponsors	Church elects cost sharing and will be billed on plan selections	

Lay employees of HealthFlex Church Plan Sponsors do not receive a premium credit which allows flexibility for churches to set the employee/employer cost sharing.

A church must be a HealthFlex Plan Sponsor in order to offer HealthFlex to it's eligible full-time lay employees. Please contact the Conference benefit office at 210-408-4500 for information and requirements on plan sponsorship

2025 HealthFlex Plan Options

MEDICAL	B1000	C2000	C3000	H2000	H2500	H5000
Participant	\$1,220	\$1,171	\$1,020	\$1,142	\$981	\$920
Participant +1	\$2,318	\$2,225	\$1,938	\$2,170	\$1,863	\$1,748
Participant + Family	\$3,172	\$3,045	\$2,652	\$2,969	\$2,550	\$2,393

DENTAL	HMO	Passive PPO 2000	Dental PPO
Participant	\$17	\$48	\$39
Participant +1	\$31	\$96	\$78
Participant + Family	\$54	\$144	\$117

VISION	Exam Core	Full Service	Premier
Participant	\$0	\$9	\$15
Participant +1	\$0	\$14	\$25
Participant + Family	\$0	\$22	\$40

2025 DEFAULT PLAN - If no plan selection is made for new enrollees during the Annual Election Period

Medical	C2000
Vision	Exam Core

See HealthFlex Plan Comparison for additional plan details