

# HEALTHFLEX PREMIUMS FOR 2013

*(\*2013 Premiums are not yet guaranteed and are subject to change.)*

Premiums shown are monthly.

Category	2013 PPO B500 RX P1
Single Coverage	\$826*
Family Coverage	\$2,132*

**New in 2013:** We will continue to direct bill the total active health insurance premium to the local church/conference sponsored agency for the entire year. In an effort to enable churches to better budget the costs for the health care of their clergy, especially in light of a change in pastors, we recommend:

1. The entire amount of the single premium (\$9,912) for full-time clergy appointed to local churches within the Conference is to be paid by the local church or the salary paying unit as a benefit (line item in the budget) for all mandated clergy categories. This includes all Elders, Provisional Elders, Associate Members, and Full-time Local Pastors appointed to local churches in the Conference, as well as those for whom the Conference is the Plan sponsor for the Pension program such as District Superintendents, Conference staff appointees, and Campus Ministers. In addition, this will also apply to Elders appointed at least one-half time and Student Local Pastors. (We would encourage every congregation to include the full amount in their budget whether or not their current pastor is in one of the mandatory categories.)
2. The balance of the family premium for the appointee's spouse and dependents is the responsibility of the appointee.
3. An optional agreement may be made between the church or salary paying unit and the appointee for the church or salary paying unit to pay the family premium.
4. The Conference will pay the single premium for lay employees of the Annual Conference. The balance of the premium for dependents is the responsibility of the employee.
5. Responsibility for the premium for eligible lay employees of local churches or institutions within the connectional structure will be determined by the employer and the employee.