

# ACTIVE PREMIUM RATES

9/14/2010

## 2011 Renewals

Effective January 1, 2011 - December 31, 2011

PLAN NAME	Monthly Rate	75% HSA Contribution	Annual Rate
<b>Empire Blue Cross HDHP/HSA - Single</b>	\$530.00	\$2,025.00	\$8,385.00
<b>Family</b>	\$1,218.00	\$4,087.50	\$18,703.50
<b>HDHP Annual Medical Deductible: Single \$2,700; Family \$5,450</b>			
<b>Example HSA Funding</b>			
If the HDHP/HSA option is chosen; the congregation is required to fund 75% of the Annual Medical Deductible, which has been included in the Annual Rate above for comparison. The employee has the option to fund the HSA with additional "pre-tax" dollars up to the IRS limit. For 2011, the amounts are Single - \$3,050 and Family - \$6,150. <i>(If the employee is over 55, they can contribute an additional \$1,000).</i>	<b>Single</b>	<b>Family</b>	
	\$3,050.00	\$6,150.00	<b>IRS Limit</b>
	(\$2,025.00)	(\$4,087.50)	<b>Employer</b>
	\$1,025.00	\$2,062.50	<b>Employee</b>
<b>Empire Blue Cross PPO 75/50 Plan - Single</b>	\$730.00		\$8,760.00
<b>Family</b>	\$1,680.00		\$20,160.00
<b>United Healthcare Choice Plus PPO - Single</b>	\$839.00		\$10,068.00
<b>Family</b>	\$1,933.00		\$23,196.00
<b>Empire Blue Cross PPO 90/70 Plan - Single</b>	\$863.00		\$10,356.00
<b>Family</b>	\$1,985.00		\$23,820.00
<b>All Medical Plans include Medco Health Rx and Eye Med Vision Plan</b>			
<b>See Prescription Drug Benefits for description. Rx in the HDHP is combined with Medical Deductible</b>			
<b>CIGNA Dental PPO - Single</b>	\$57.00		\$684.00
<b>Family</b>	\$138.00		\$1,656.00
<b>CIGNA Basic DentalPPO - Single</b>	\$47.00		\$564.00
<b>Family</b>	\$107.00		\$1,284.00
<b>CIGNA Preventive Dental PPO - Single</b>	\$19.00		\$228.00
<b>Family</b>	\$42.00		\$504.00
<b>Group Term Life</b>			
<b>Clergy Active - \$50,000</b>	\$21.00		\$252.00
<b>Lay Active - \$25,000</b>	\$10.50		\$126.00