

M E M O R A N D U M

October 1, 2022

TO: TREASURERS

FROM: JOAN T. DECELLES, Finance Director

SUBJECT: HEALTHCARE & DENTAL RATES

Effective January 1, 2023 the new monthly healthcare and dental rates are listed below:

ANTHEM BCBS PPO 100

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$1,059.00	\$1,087.00	\$ 902.00	\$185.00	N/A
Family	\$2,436.00	\$2,500.00	\$2,075.00	\$425.00	N/A

ANTHEM BCBS PPO 80

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$ 886.00	\$ 910.00	\$ 755.00	\$155.00	N/A
Family	\$2,038.00	\$2,093.00	\$1,737.00	\$356.00	N/A

ANTHEM BCBS HIGH DEDUCTIBLE

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$ 766.00	\$ 787.00	\$ 653.00	\$134.00	\$249.00
Family	\$1,762.00	\$1,810.00	\$1,502.00	\$308.00	\$573.00

ANTHEM BCBS PPO 100 MEDICARE SECONDARY*

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$ 847.00	\$ 870.00	\$ 722.00	\$148.00	N/A
Family	\$1,948.00	\$2,001.00	\$1,661.00	\$340.00	N/A

ANTHEM BCBS PPO 80 MEDICARE SECONDARY*

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$ 708.00	\$ 727.00	\$ 603.00	\$124.00	N/A
Family	\$ 1,628.00	\$1,672.00	\$1,388.00	\$284.00	N/A

CIGNA BASIC DENTAL

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$ 61.00	\$ 61.00	\$ 51.00	\$10.00	N/A
Family	\$140.00	\$140.00	\$116.00	\$24.00	N/A

CIGNA DENTAL & ORTHODONTIA

	2022 Rate (monthly)	2023 Rate (monthly)	Church Pays	Participant Pays	Church deposits to Health Savings Acct (HSA)
Individual	\$ 82.00	\$ 82.00	\$ 68.00	\$14.00	N/A
Family	\$189.00	\$189.00	\$157.00	\$32.00	N/A

Note: The church pays the same amount no matter which plan is selected by the employee. The church deposits the difference between the ANTHEM BCBS PPO and the ANTHEM HIGH DEDUCTIBLE premium into the employees' Health Savings Account (HSA).

The maximum allowable annual HSA contribution for the family plan is \$7,750; the employee can contribute the difference (\$874.00/yr. or \$72.00/month) to their HSA in pre-tax dollars. The maximum HSA contribution for a single plan is \$3,850; the employee can contribute the difference (\$862.00/yr. or \$71.00/month) to their HSA in pre-tax dollars.

* Subscriber must be Medicare eligible.