



# 2010 Rate Summary Episcopal Diocese of Pennsylvania

Category	Personal Choice Flex C3-F4-01	Keystone HMO Flex C3-F4	Keystone HMO 105
<b>All Rates include Medical, Prescription, Vision, Dental, CoPay Rider and Mental Health Rider</b>			
Single Subscriber	\$ 925.58	\$ 583.96	\$ 698.46
Subscriber and Child	\$ 1,447.20	\$ 1,007.11	\$ 1,213.72
Subscriber and Children	\$ 2,029.96	\$ 1,177.30	\$ 1,418.04
Subscriber and Spouse	\$ 2,106.98	\$ 1,234.79	\$ 1,489.07
Family	\$ 2,673.32	\$ 1,625.36	\$ 1,957.02
PERSONAL CHOICE FLEX C3-F4-01 -- COPAYS: \$20 Primary Care Doctor/\$40 Specialist; \$100 ER; \$40 Routine XRAY; \$80 MRI; PT \$40/Session; \$250 day up to 5 max Hosp - PRESCRIPTION: \$250ded/\$20/\$40/\$60 @ Pharmacy; Mandatory Mail Order			
KEYSTONE HMO FLEX C3-F4 -- COPAYS: \$20 Primary Care Doctor/\$40 Specialist; \$100 ER; \$40 Routine XRAY; \$80 MRI; PT \$40/Session; \$250 day up to 5 max Hosp - PRESCRIPTION: \$250ded/\$20/\$40/\$60 @ Pharmacy; Mandatory Mail Order			
KEYSTONE HMO 105 -- COPAYS: \$5 Primary Care Doctor/\$25 Specialist; \$50 ER; N/C Routine XRAY; N/C MRI; PT \$25/Session; \$100 per Hosp Admission - PRESCRIPTION: \$250ded/\$20/\$40/\$60 @ Pharmacy; Mandatory Mail Order			

**A COMMENT ON THE RATE INCREASES for 2010**

In 2009, the utilization of all health plans exceeded the premium dollars collected by 13-15%. With trending for fourteen months into the future, our initial renewal from Independence Blue Cross exceeded 30%. By certain changes in plan design and the implemental of programs like mandatory mail order for prescriptions, we have been able to contain the final rate increases for 2010 to an average of 7.93% for Keystone HMO Flex C3-F4, 12.88% for Keystone HMO 105, and 19.06% for Personal Choice Flex C3-F4-01

- PLAN CHANGES IN 2010**
1. There are no changes in the Medical Plans for 2010.
  2. There is a change in the Prescription Benefit for all plans: There is now (a) a \$250 deductible before the plan pays anything, (b) increased copays to \$20/\$40/\$60 for 30 day pharmacy purchases and \$40/\$80/\$120 for 90 day mail order purchases. Mail order is mandatory after 90 days.
  3. Generic Drugs purchased OUT OF THE PLAN at Target, Walmart, Sam's Club, etc. under their \$4 for 30 days or \$10 for 90 days supply programs will be reimbursed at 200% of the amount paid.
  4. Dental Benefits have been increased to \$2,500 per year maximum per person, with an allowance of 4 free cleanings per year.
  5. The copay rider will remain at the 90% benefit level for all participants, with a \$250 per person or \$500 per family deductible.
  6. The deductible on the copay rider plan will be waived for new enrollments to the Keystone HMO C3-F4 plan.
  7. For 2010, the Commission on Clergy Salaries and Pensions has eliminated any "cherry-picking" of benefits for lay employees. In the spirit of General Convention 2009, clergy and lay health benefits, including mental health and copay riders, should be in parity.

**GROUP LIFE INSURANCE FOR 2010**

This life insurance from Church Insurance Company is based on a 1x salary formula, with age banded reductions:

Active employees – to age 65	100% (1X) salary with a maximum of \$100,000 includes AD&D
Active employees – age 65-70	Reduces to 65% of Salary with a maximum of \$65,000, includes AD&D
Active employees – age 70+	Reduces to 50% of Salary with a maximum of \$50,000, includes AD&D
<b>Composite Rate for Group Life including ADD \$0.40 per \$1,000</b>	
Supplemental Group Life Insurance up to \$500,000 is also available	

**SHORT and LONG TERM DISABILITY FOR LAY EMPLOYEES FOR 2010**

This coverage is offered through the Church Insurance Company and offers seamless Short-Term Disability and Long-Term Disability coverage after the 30th day. This coverage is administered by UNUM.

Short-term Disability (Day 30 to Day 360)	0.63%	of gross monthly salary
Long-Term Disability (Beginning after day 360)	0.67%	of gross monthly salary
<i>Total</i>	1.30%	of gross monthly salary