



Diocese of Western Michigan

The Right Reverend Robert R. Gepert, D.D., Bishop

Episcopal Center

535 South Burdick Street, Suite 1 • Kalamazoo, MI 49007

269.381.2710 • Fax: 269.381.7067

Email: diowestmi@edwm.org • www.edwm.org

December 1, 2011

Listed below are the new monthly rates for Medical and Dental plans for eligible employees of the Episcopal Diocese of Western Michigan for 2012. All medical plans include vision, behavioral health, mental health, EAP, and prescription coverage.

Medical Plan(s) / Rates for 2012	Single	Employee +1	Family
Empire BCBS EPO 80	\$617	\$1,110	\$1,729
Empire BCBS EPO 90	\$657	\$1,184	\$1,842
Empire BCBS PPO 90/70	\$722	\$1,301	\$2,024
Empire BCBS PPO 80/60	\$674	\$1,212	\$1,886
Empire BCBS PPO 75/50	\$604	\$1,087	\$1,691
Empire BCBS High Deductible Health Plan (HDHP)/HSA	\$461	\$830	\$1,290

Preventative Dental	\$24	\$43	\$65
Basic Dental PPO \$50/\$150 Deductible	\$62	\$110	\$170
Dental & Orthodontia PPO - \$25/\$75 Deductible	\$80	\$142	\$222

Stand-Alone - Employee Assistance Program (EAP) *New	\$5	\$5	\$5
--	-----	-----	-----

*Employees currently not on a Medical Trust plan now have the option of choosing the Employee Assistance Program (EAP) as stand-alone coverage for \$5 per month. If you are already covered by one of the above Medical Trust plans, you automatically have the EAP benefits.

Minimum Coverage Provided at No Cost to Full Time Clergy & Lay Employees

The Diocesan Council will develop a policy for the required minimum coverage in 2012 for the 2013 benefit year. Each vestry shall decide which plan they will pay for in full for eligible full time (working more than 30 hours per week) clergy and lay employees. The minimum provided must be the same for both clergy and lay employees. The vestry may *not* choose to provide a more benefit rich plan for clergy than lay employees. The employee may then buy up to a more benefit-rich and more costly plan coverage by paying the difference in the premium rates between the plans, if they choose. The vestry may *not* require an employee to choose the HDHP. Employees may choose to be insured under spousal coverage, if the spousal plan is comparable.

Part Time Employees

Part time employees working between 20 and 29 hours per week are eligible to participate in the employer's benefits program. The vestry may choose to pay the premium or the employee may pay through payroll deduction.

Open Enrollment

Open Enrollment is held from November 7, 2011 to December 4, 2011. If you have employees who need to enroll for 2012, or if you have new employees or terminate employees during the year, please contact me as soon as possible.

If you are currently on a Medical Trust plan, you will receive communication directly from the Medical Trust during October. This letter will contain a website address, username and password so that you may go online to select your plan during the open enrollment period. You will have a three-week time period to access the website to make any changes or corrections. It is important for you to verify or correct your information online. This is also the time of year when you may add dependents to your plan if they are eligible. Please review your options and research the plan(s) prior to the Open Enrollment period, so that you are ready to enroll when your letter arrives. If you have not made the changes that you need for 2012, please contact me as soon as possible and we may still be able to do that.

Plan Comparisons

See the link on our website for a side-by-side comparison of the plans we offer for your review. You may also go online to the vendors' websites for more plan information and a list of participating doctors and facilities.

Please contact me at tmazure@edwm.org if you have questions, or you may contact the Medical Trust directly at (800)480-9967 or visit their website at <https://www.cpg.org>.

Blessings,

Tammy Mazure, CPA

Assistant to the Bishop for Finance & Benefit Administration