

# United Brethren Association for Church Development

7693 Brown's Mill Road, Chambersburg, PA 17202

(717) 375-4162

Email: [ubassociation@rhodesgrove.com](mailto:ubassociation@rhodesgrove.com), Website: [ubassociation.org](http://ubassociation.org)

## I. 2018 Core Health Plans: Policy effective December 1, 2017 through November 30, 2018

### **Option A:** Blue Cross Gold PPO 500

Option A is a Gold PPO 500 that is a \$500 individual and \$1000 per family deductible plan.

<b>Gold PPO 500/0/40 Rx 0</b>				
<b>Member Age</b>	<b>Member Rate</b>		<b>Member Age</b>	<b>Member Rate</b>
0-18	\$258.81		43	\$553.08
19-20	\$258.81		44	\$569.38
21	\$407.57		45	\$588.54
22	\$407.57		46	\$611.36
23	\$407.57		47	\$637.04
24	\$407.57		48	\$666.38
25	\$409.20		49	\$695.32
26	\$417.35		50	\$727.93
27	\$427.14		51	\$760.12
28	\$443.03		52	\$795.58
29	\$456.07		53	\$831.45
30	\$462.60		54	\$870.17
31	\$472.38		55	\$908.89
32	\$482.16		56	\$950.87
33	\$488.27		57	\$993.26
34	\$494.79		58	\$1,038.50
35	\$598.05		59	\$1,060.91
36	\$501.31		60	\$1,106.15
37	\$504.58		61	\$1,145.28
38	\$507.84		62	\$1,170.96
39	\$514.36		63	\$1,203.16
40	\$520.88		64	\$1222.71
41	\$530.66		65+	\$1,222.71
42	\$540.03			

A subscriber's total rate can include a spouse, up to three dependent children under the age of 21 (if there are more than 3 qualifying dependents under the age of 21, they can be included on the policy at no additional charge), and any other enrolling dependents over the age of 21.

#### **Ancillary Products:**

<i>Product Name</i>	<i>Per Person</i>
<b>Healthy Dental PPO Plus A</b>	\$31.25
<b>Healthy Vision 12/0 A</b>	\$3.54

#### **Required Ancillary Products Subject to Computation:**

\$10,000 Group Term Life and Accidental Death and Dismemberment Insurance (\$5.25 per month)  
 Long Term Disability, 60% of total salary and housing, 6 month waiting period. See computation on reverse side.

**See back for required Ancillary Products and additional information.**

**Required Ancillary Products on both Options Subject to Computation:**

\$10,000 Group Term Life Insurance (\$5.25 per month)

Long Term Disability, 60% of total salary and housing, 6 month waiting period.

**In order to compute the cost of the Long Term Disability premium follow the steps below.**

1. Add all taxable income (salary, housing,)
2. Multiply that total by 60% to determine the maximum annual benefit
3. Example: 40,000 total salary x 60% = 24,000 max benefit /12 = 2,000 = monthly benefit
4. Multiply the total of all taxable income by .233 per hundred to determine the annual premium.
5. Example:  $(40,000/100) \times .233 = (400 \times .233) = 93.20$ ;  $93.20 /12 = 7.77$  monthly premium.

***II. Dental and Vision coverage may be elected without the health plans. The Life Insurance and Long Term Disability Insurance are required in all group plans.***

***III. Voluntary Coverages Based on Minister/Employee Election.***

These premiums are to be paid on an after tax basis to avoid taxation of the benefits.

- A. Group Term Life and AD&D Insurance in units of \$10,000 up to \$500,000 maximum. Spouse and children can also be added to this coverage.
- B. Short Term Disability with a two week waiting period and a 6 month coverage period.