

# United Brethren Association for Church Development

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

### **Option B:** Blue Cross Silver HSA 2250

Option B is a Silver PPO HSA 2250 high deductible HSA plan which has a \$2250 individual deductible; \$4500 family deductible.

<b>Silver PPO HSA 2250/0/25</b>			
<b>Member Age</b>	<b>Member Rate</b>	<b>Member Age</b>	<b>Member Rate</b>
0-18	\$220.16	43	\$470.48
19-20	\$220.16	44	\$484.35
21	\$346.71	45	\$500.65
22	\$346.71	46	\$520.06
23	\$346.71	47	\$541.90
24	\$346.71	48	\$566.87
25	\$348.09	49	\$591.48
26	\$355.03	50	\$619.22
27	\$363.35	51	\$646.61
28	\$376.87	52	\$676.77
29	\$387.97	53	\$707.23
30	\$393.51	54	\$740.22
31	\$401.83	55	\$773.16
32	\$410.16	56	\$808.87
33	\$415.36	57	\$844.93
34	\$420.90	58	\$883.41
35	\$423.68	59	\$902.48
36	\$4426.45	60	\$940.97
37	\$429.22	61	\$974.25
38	\$432.00	62	\$996.09
39	\$437.55	63	\$1,023.48
40	\$443.09	64	\$1,040.12
41	\$451.41	65+	\$1,040.12
42	\$459.39		

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.