

# 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 C:** Blue Cross Gold PPO HSA 1500

Option C is a Gold PPO HSA 1500 with a \$1500 individual deductible and a \$3000 family deductible.

<b>Gold PPO HSA 1500/0/15</b>				
<b>Member Age</b>	<b>Member Rate</b>		<b>Member Age</b>	<b>Member Rate</b>
0-18	\$242.32		43	\$517.84
19-20	\$242.32		44	\$533.10
21	\$381.61		45	\$551.04
22	\$381.61		46	\$572.41
23	\$381.61		47	\$596.45
24	\$381.61		48	\$623.92
25	\$383.13		49	\$651.02
26	\$390.76		50	\$681.55
27	\$399.92		51	\$771.69
28	\$414.81		52	\$744.89
29	\$327.02		53	\$778.48
30	\$433.12		54	\$814.73
31	\$442.28		55	\$850.98
32	\$451.44		56	\$890.29
33	\$457.16		57	\$929.97
34	\$463.27		58	\$972.33
35	\$466.32		59	\$993.32
36	\$469.37		60	\$1,035.68
37	\$472.43		61	\$1,072.31
38	\$475.48		62	\$1,096.35
39	\$481.59		63	\$1,126.50
40	\$487.69		64	\$1,144.82
41	\$496.85		65+	\$1,144.82
42	\$505.63			

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) x .233 = (400 x .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.