

**Board of Medical Benefits
2018 Premium Rates**

1 For Clergy appointed to local church		
	2018	2018
Basic Plan		
	Paid by Check Rate	Paid by Draft Rate
Employee Rate	\$ 138	\$ 135
Spouse under 65 Includes Employee	\$ 632	\$ 618
Dependents Includes Employee	\$ 549	\$ 536
Full Family Includes Employee	\$ 838	\$ 819
High Deductible Plan		
Single Rate	\$ 90	\$ 88
Spouse under 65 Includes Employee	\$ 518	\$ 508
Dependents Includes Employee	\$ 444	\$ 433
Full Family Includes Employee	\$ 689	\$ 673

• In compliance with the Affordable Care Act and Medicare Secondary Payer Rules a Retired Clergy and/or Medicare eligible Clergy serving a local church with a minimum compensation of \$20,454 or more must be enrolled in the same conference sponsored medical plan (BCBS of MS) as an Active Clergy under age 65 serving a local church.

2 For eligible Clergy and laypersons employed by other non-mission share apportioned salary paying entities or clergy on leave status		
	2018 Rates Paid by Check Rate	2018 Rates Paid by Draft Rate
Basic Plan		
Employee Rate	\$ 847	\$ 844
Spouse under 65 Includes Employee	\$ 1,341	\$ 1,327
Dependents Includes Employee	\$ 1,258	\$ 1,245
Full Family Includes Employee	\$ 1,547	\$ 1,528
High Deductible Plan		
Single Rate	\$ 799	\$ 797
Spouse under 65 Includes Employee	\$ 1,228	\$ 1,217
Dependents Includes Employee	\$ 1,153	\$ 1,142
Full Family Includes Employee	\$ 1,398	\$ 1,383

3 Medicare Part A & B participants		
AmWINS Direct Invoices Participant effective January 1, 2016		
	2017	2018
Monthly Benefit Rates		
Participant on Medicare A & B (Enhanced Plan)	\$ 387	\$ 405.40
Spouse on Medicare A & B (Enhanced Plan)	\$ 387	\$ 405.40
Participant on Medicare A & B (Basic Plan)	\$ 334	\$ 350.01
Spouse on Medicare A & B (Basic Plan)	\$ 334	\$ 350.01
* Retiree credit is based on \$7 per service year served in the Mississippi Conference per month as recorded by the General Board of Pension at retirement of clergy. We round down to the full year and the maximum is 35 years	Effective 01/01/2016: AmWINS direct invoices retiree United American supplemental plan premiums.	Effective 01/01/2017: AmWINS direct invoices retiree Transamerica supplemental plan premiums.

09/05/2017: 2018 Retiree Supplemental Plan Rates with AmWINS. Spo

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4 ANCILLARY COVERAGES		
(Must be enrolled in Conference health plan to be eligible for dental and vision coverage)		
	2016-2018 Check Rate	2016-2018 Draft Rate
Dental Rates		
Employee	\$ 35	\$ 34
Employee + 1	\$ 77	\$ 75
Family	\$ 109	\$ 106
Vision Rates		
Employee	\$ 8	\$ 7
Employee/Spouse	\$ 13	\$ 12
Employee/Child	\$ 14	\$ 13
Family	\$ 20	\$ 19

NOTE APPLIES TO ALL PLANS:

- 5% Late charge if payment is not received by the
- At the death of the clergy, surviving spouses who are on the plan may continue at the lower of the 2 rates prior to the clergy death.

• In compliance with the Affordable Care Act and Medicare Secondary Payer Rules a Retired Clergy and/or Medicare eligible Clergy serving a church with a minimum compensation of \$20,454 or more must be enrolled in the same conference sponsored medical plan (BCBS of MS) as an Active Clergy that is not retired serving a church under age 65.

Enrollment Information: Open Enrollment held annually October 1-31

The enrollment forms for our medical plan - Blue Cross and for our ancillary products - Delta Dental and EyeMed. The forms must be completed and faxed to 601-326-0568.

"If" you are NOT changing plans, enrolling in new plans, or adding/dropping dependents, you DO NOT need to do anything. Your benefits will continue as they currently are through the 2018 plan year, however, the following exceptions apply: Please remember, you may only make changes to your plans during 2018 if you experience a qualifying life status change. (Example: marriage, domestic partner registration, birth or adoption of a child, etc.). You must make your changes within 30 days of the life status change or you will have to wait until the next annual Open Enrollment.

BOMB webpage link: <http://www.mississippi-umc.org/boardofmedicalbenefits>