

**BALTIMORE-WASHINGTON CONFERENCE
2022 HEALTHFLEX EXCHANGE RATE SHEET FOR CHURCH LAY EMPLOYEES**

THESE ARE MEDICAL PLAN TYPE RATES ONLY. RATES DOES NOT INCLUDE DENTAL AND/OR VISION. SEE BELOW FOR DENTAL AND VISION RATES

	MEDICAL PLAN TYPE					
		BWC DEFAULT PLAN				
Health Account with Medical Plan Type	B1000	C2000 with HRA	C3000 with HRA	H1500 with HSA	H2000 with HSA	H3000 with HSA
DEDUCTIBLES	\$1000/\$2000	\$2000/\$4000	\$3000/\$6000	\$1500/\$3000	\$2000/\$4000	\$3000/\$6000
Co-Pays and Co-Insurance	(Co-Pays)	Co-Ins 80%/20%	Co-Ins 50%/50%	Co-Ins 80%/20%	Co-Ins 70%/30%	Co-Ins 40%/60%
Health Reimbursement Account (HRA)	Not applicable	\$1000/\$2000	\$250/\$500	Not applicable	Not applicable	Not applicable
Health Savings Account (HSA)	Not applicable	Not applicable	Not applicable	\$750/\$1500	\$500/\$1000	\$0/\$0
FLEXIBLE SPENDING ACCOUNTS: optional - payroll deduction						
- Medical Reimbursement Account (MRA)	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700	\$300 - \$2700
- Dependent Care Account (DCA)	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000	\$300 - \$5000
HEALTH SAVINGS ACCOUNT (HSA) - payroll deduction	Not applicable	Not applicable	Not applicable	\$3,650/\$7,300	\$3,650/\$7,300	\$3,650/\$7,300
TIER TYPE	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium	Participant Monthly Premium
Lay Participant Only	\$973	\$943	\$875	\$941	\$909	\$871
Lay Participant + 1 (1+1=2)	\$1,245	\$1,190	\$1,041	\$1,177	\$1,111	\$919
Lay Participant/Family (3 or more)	\$1,409	\$1,326	\$1,218	\$1,313	\$1,219	\$950
GRANDFATHERED TIER TYPE prior to 1/1/2017	GRANDFATHERED premium - default plan only					
Lay Participant + Child/Children	\$1,126.00					

Prior to 1/1/2017, PARTICIPANTS with a Participant/Child or Participant/Children coverage were grandfathered in the DEFAULT plan. If you terminate your dependent coverage and then have to re-enroll a dependent, or if you switch to another plan you will be enrolled in the new tier type.

DENTAL PLANS - 2022 RATES			
DENTAL (CIGNA DENTAL) - optional	Participant	Participant +1	Participant + Family
Dental Passive 2000	\$20.00	\$45.00	\$63.00
Dental PPO	\$11.00	\$25.00	\$35.00
Dental HMO	\$7.00	\$15.00	\$21.00
VISION PLANS - 2022 RATES			
VISION (VSP) - optional	Participant	Participant +1	Participant + Family
Premier Vision	\$14.16	\$22.94	\$36.38
Full Vision	\$7.96	\$12.86	\$20.34
Exam Core	\$0.00	\$0.00	\$0.00
<i>DENTAL AND VISION BENEFITS ARE OPTIONAL. IF SELECTED, THE DENTAL/VISION RATES WILL BE ADDED TO THE MEDICAL RATE FOR THE TOTAL MONTHLY HEALTHFLEX PREMIUM</i>			

Acronyms
CDHP - Consumer Driven Health Plan
HDHP - High Deductible Health Plan
HRA - Health Reimbursement Accounts
MRA - Medical Reimbursement Account
DCA - Dependent Care Account
HSA Health Savings Account

CHURCH LAY EMPLOYEES: - Churches contribution and Lay employee's contribution towards the total premium is at the discretion/policy of each individual church or salary paying unit.