

***Overview of the TAC Group Health Plan for 2019***  
***(All plan changes are effective 1/1/2019 – please review carefully)***

***Standard PPO Medical Plan***

**No Deductible Increase**

- Individual deductible remains at \$1,000 (\$800 with \$200 Wellness Credit)
- Family deductible maximum remains at \$3,000 (\$2,400 with \$200 Wellness Credit)

**No Change in Medical Office Visit Co-Pays**

- Primary Care (PCP) – \$30; Specialist – \$40

**No Change to In-Network, Out-of-Pocket (OOP) Maximum**

- Individual remains at \$4,500 (separate Script Care \$2,000 OOP Limit)
- Family remains at \$9,600 (separate Script Care \$4,000 OOP Limit)

***Out-of-Network, Out-of-Pocket (OOP) Maximum Increase***

Individual OOP maximum increases from \$62,000 to \$65,000  
(There is no Family Out-of-Network, Out-of-Pocket Maximum)

***High Deductible PPO Medical Plan***

**No Deductible Increase**

- Individual deductible remains at \$1,850 (\$1,650 with \$200 Wellness Credit)
- Family deductible remains at \$3,700 (\$3,300 with \$200 Wellness Credit)

**No In-Network, Out-of-Pocket (OOP) Maximum Increase**

- Individual combined medical/prescription drug OOP limit remains at \$6,650
- Family combined medical/prescription drug OOP limit remains at \$13,300

***Out-of-Network, Out-of-Pocket (OOP) Maximum Increase***

Individual from \$62,000 to \$65,000  
(There is no Family Out-of-Network Out-of-Pocket Maximum)

***Plan Changes – Both Medical Plans***

***There are no plan benefit changes for either the Standard PPO or the High Deductible PPO Medical Plans for 2019.***

**Wellness Program – Continuation of \$200 Deductible Credit and Wellness Incentives**

- Active Clergy and TAC Fiscal Office Lay Employee participants who have attended a Day of Wellness by 12-31-2018 will receive the \$200 Wellness Deductible Credit for themselves and their enrolled children in 2019. Spouses who attend a Day of Wellness by 12-31-2018 will receive the \$200 Wellness Deductible Credit in 2019. *Clergy and TAC Fiscal Office Lay Employees and their spouses only need to attend the Day of Wellness one time between January 2008 and December 2018 to be eligible for the Wellness Deductible Credit for 2019.*

- Wellness Program weight loss incentives remain the same as in prior years.
- The Wellness Program Annual Maintenance Incentive for maintaining a BMI of 25 or less remains at \$1,000 (cannot be earned sooner than 6 months from the previous annual maintenance incentive).
- The total Wellness Program weight loss and annual maintenance incentives that can be earned in a calendar year is limited to \$2,000. This does not include quarterly incentives earned under the Walking Program.
- Visit the TAC website at <http://www.txcumc.org/wellnesswalkingprograms> for further information about the Wellness Program.

**Walking Program – No Changes**

- There are no changes to the Walking Program quarterly incentives or benefits.
- Visit the TAC website at <http://www.txcumc.org/wellnesswalkingprograms> for further information about the Walking Program.

**2019 Group Health Contribution Rates**

***There is no increase in the Church Group Health contribution rate for 2019 – the Church Group Health contribution rate will remain at 7.8% (no change from 2018).***

***There are no increases in the Clergy Group Health contribution rates for 2019 – Clergy Group Health contribution rates will remain the same as in 2018.***

<u>2019 Clergy Rates</u>	<u>Standard PPO Plan</u>	<u>High Deductible Plan</u>
Clergy Only	5.99%	5.14%
Clergy & Spouse	7.28%	6.42%
Clergy & Child(ren)	6.58%	5.94%
Clergy & Family	8.22%	7.14%

***There are no increases in the TAC Fiscal Office Lay Employee Group Health contribution rates for 2019 – TAC Fiscal Office Lay Employee Group Health contribution rates remain the same as in 2018.***

<u>2019 Lay Employee Rates</u>	<u>Standard PPO Plan</u>	<u>High Deductible Plan</u>
Employee Only	\$569.78	\$455.82
Employee & Spouse	\$1,170.14	\$936.12
Employee & Child(ren)	\$802.80	\$642.25
Employee & Family	\$1,316.01	\$1,052.81

### Comparison Between Standard PPO Plan and High Deductible PPO Plan

(Go to [www.txcumc.org](http://www.txcumc.org) > Clergy > Benefits > 2019 Open Enrollment Information for additional Group Health Plan Benefits information)

	Standard PPO Plan	High Deductible PPO Plan
Individual Deductible	\$1,000 Medical \$200 credit if you attended the Day of Wellness by 12/31/18	\$1,850 Combined medical and prescription drug deductible.* \$200 credit if you attended the Day of Wellness by 12/31/18
Family Maximum Deductible	\$3,000 Per Family	\$3,700 Per Family
Prescription Drug Deductible (Effective January 1 each year)	\$50 Individual/\$100 Family*	Must satisfy \$1,850 or \$3,700 deductible before any prescription drug benefits*
Out-of-Pocket Maximum Medical	\$4,500 Individual In-Network \$9,600 Family In-Network \$65,000 Out-of-Network (applies only to medical expenses)	\$6,650 Individual In-Network \$13,300 Family In-Network \$65,000 Out-of-Network (applies to medical and prescription drug expenses)
Out-of-Pocket Maximum Prescription Drug	\$2,000 Individual \$4,000 Family (applies only to prescription drug expenses)	High deductible plan combines medical and prescription drug out-of-pocket expenses
Houston Methodist Hospital Write-Off of Deductibles and Co-Insurance	Yes	No
Eligible to open Health Savings Account (HSA)	No	Yes
Office Visit Co-Pays	\$30 Primary Care (PCP) \$40 Specialist	None
Outpatient Mental Health visits	\$30/\$40 co-pay In-network	Subject to deductible and then paid at 80% or 60%

\*Under both the Standard Deductible and the High Deductible Plans, ***generic drugs for the following chronic conditions are provided at no cost to the participant*** (no deductible, co-pays or co-insurance):

- Asthma (GPI: 44)
- High Blood Pressure (GPI: 33, 34, 36, 37)
- High Cholesterol (GPI: 39)
- Diabetes (GPI: 27)
- Proton Pump Inhibitors (GPI: 49)

***Due to higher costs, there is an additional \$10 per prescription co-pay that applies to all prescriptions filled at a Walgreens Pharmacy. The \$10 per prescription co-pay will also apply to the above generic medications if purchased at a Walgreens pharmacy. Participants can use other pharmacies in the Script Care network to avoid the additional \$10 Walgreens co-pay.***

## Optional Dental/Vision Plans

*No Change in Dental PPO or Dental HMO Plan Rates for 2019*

*No Change in Vision Plan Rates for 2019*

In 2019, The Texas Annual Conference Group Health Benefits Plan continues to offer optional Dental and Vision Coverage through **Humana**:

- 1) **Humana Dental HMO Plan** with no deductible and no annual maximum
- 2) **Humana Dental PPO Plan** with no deductible and an annual maximum benefit of \$1,500 per person
- 3) **Humana Vision 130 Plan**

Following are the eligibility requirements:

1. Employee must be a participant of the Group Health Plan of the Texas Annual Conference.  
*Eligible dependents do not have to participate in the medical plan to participate in the Dental and/or Vision plans.*
2. Your salary-paying unit (e.g., your local church) will be drafted for your optional dental/vision coverage along with your medical contributions each month.

<i>Humana Dental / Vision 2019 Monthly Premiums</i>			
	<i>Dental HMO</i>	<i>Dental PPO</i>	<i>Vision 130</i>
<b>Employee Only</b>	<b>\$14.58</b>	<b>\$30.83</b>	<b>\$7.28</b>
<b>Employee &amp; Spouse</b>	<b>\$26.65</b>	<b>\$68.75</b>	<b>\$14.53</b>
<b>Employee &amp; Child(ren)</b>	<b>\$28.63</b>	<b>\$65.90</b>	<b>\$13.82</b>
<b>Employee &amp; Family</b>	<b>\$38.02</b>	<b>\$105.75</b>	<b>\$21.73</b>

There are no changes to the benefits for the Humana Dental PPO, Dental HMO, or Vision plans for 2019. Go to [www.txcumc.org](http://www.txcumc.org) > **Clergy > Benefits > 2019 Open Enrollment Information** or to [www.txcumc.org](http://www.txcumc.org) > **Clergy > Benefits > Benefits at a Glance > Clergy and Laity Health > Dental** for details about these plans.