

Overview of the TAC Group Health Plan for 2022

All plan changes are effective 1/1/2022

Go to www.txcumc.org > Clergy > Benefits > 2022 Open Enrollment for additional information.

There are *no changes to deductibles or out-of-pocket maximum expense limits* for either the Standard PPO or High Deductible PPO Plans for 2022.

All deductibles and out-of-pocket maximum expense limits are effective January 1 each year.

	Standard PPO Plan	High Deductible PPO Plan
Individual Deductible	\$1,000 Medical deductible	\$1,850 Combined Medical and Prescription drug deductible
Family Maximum Deductible	\$3,000 Per Family	\$3,700 Per Family
Prescription Drug Deductible	\$50 Individual/\$100 Family*	Must satisfy \$1,850 or \$3,700 combined deductible before any prescription drug benefits**
Medical Out-of-Pocket Maximum (Includes medical deductibles, co-payments and co-insurance)	\$4,500 Individual In-Network \$10,00 Family In-Network \$50,000 Individual Out-of-Network (applies only to medical expenses)	\$4,500 Individual In-Network \$10,000 Family In-Network \$50,000 Individual Out-of-Network (applies to medical and prescription drug expenses)
Prescription Drug Out-of-Pocket Maximum (Includes prescription drug deductibles, co-payments and co-insurance)	\$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-Pay (In-network Only)	\$30 Primary Care (PCP) \$40 Specialist	None – Benefits are subject to deductible and then paid at 80% in-network or 60% of maximum allowable charge out-of-network
Teladoc®	\$0 Co-Pay	\$55/visit until deductible is met; then 20% co-insurance

*Under the Standard PPO Plan, certain *generic* prescriptions for the treatment of *asthma, high blood pressure, high cholesterol, diabetes, and proton pump inhibitors* are available at no charge.

**Under the High Deductible PPO Plan, certain *generic preventive* prescriptions for the treatment of *asthma, high blood pressure, high cholesterol, and diabetes* are available at no charge.

***Enrolling in the High Deductible PPO Plan allows you to set up a tax-advantaged Health Savings Account. Please see additional information below.

Wellness Program

There are no changes to Wellness Program Benefits for 2022. Wellness Program Incentives remain as follows:

2022 Weight Loss Incentives	Amount
5% of weight at the Day of Wellness	\$200
10% of weight at the Day of Wellness	\$200
100% of weight to reach a BMI of 25 or less	\$600
Total Weight Loss Incentives	\$1,000
Pregnancy Weight Loss Incentive	\$1,000
Annual Maintenance Incentive	\$1,000

Walking Program

There are no changes to Virgin Pulse Walking Program Benefits for 2022. Walking Program Incentives remain as follows:

Points Reached	Incentive Earned	Cumulative Total per Quarter
1,000	\$5	\$5
5,000	\$15	\$20
10,000	\$25	\$45
15,000	\$30	\$75

Visit the TAC website at <http://www.txcumc.org/wellnesswalkingprograms> for further information about the Wellness and Walking Programs.

Wellness Medical Benefits Covered at 100% for In-Network Providers only

As a reminder from 2021 Open Enrollment, previously, wellness benefits under both the Standard PPO and High Deductible Plans were covered at a 100% for both in-network and out-of-network providers.

Effective January 1, 2021, wellness benefits under the Standard PPO and High Deductible Plans are covered at 100% for in-network (PPO) providers only. Wellness medical benefits for out-of-network (non-PPO) providers will be subject to applicable deductibles and co-insurance.

2022 Group Health Contribution Rates

No Change in the 2022 Church Group Health Contribution Rate

The Church Group Health contribution rate was increased from 7.8% to 9.8% in 2021 and will remain at 9.8% of the clergy's Total Health Benefits Compensation as specified on the clergy's salary sheet for 2022. This was the first increase in the Church Group Health contribution rate since January 1, 2014.

This increase was made to offset the reduction in the total Group Health Benefits apportionment by \$500,000 in 2021 and \$1M in 2022 as part of a 4-year plan to eliminate the total \$2M Group Health Benefits apportionment and replace it with 100% monthly direct billing (EFT) by January 1, 2024.

No Change in 2022 Clergy Group Health Contribution Rates

Clergy Group Health contribution rates will remain the same in 2022 as they were in 2021 for both the Standard PPO and the High Deductible PPO Plans as specified below. The following percentages are applied to the clergy's Total Health Benefits Compensation as specified on the clergy's salary sheet. The following Clergy rates are already uploaded into the Individual Summary Page in the 2022 salary sheet system:

<u>2022 Clergy Rates</u>	<u>Standard PPO Plan</u>	<u>High Deductible Plan</u>
Clergy Only	6.75%	4.65%
Clergy & Spouse	8.20%	5.90%
Clergy & Child(ren)	7.40%	5.45%
Clergy & Family	9.25%	6.65%

No Change in 2022 Clergy Medical Leave Group Health Contribution Rates

The TAC Sustentation Fund pays 60% of the direct billing rate for Group Health coverage for clergy appointed to Medical Leave. The clergy pays 40% as per the charts below. Medical Leave Group Health contribution rates will remain the same in 2022 as they were in 2021. The monthly Group Health contributions for *Clergy appointed to Medical Leave (on Boon-Chapman)* are as follows:

<u>2022 Clergy Rates</u>	<u>Standard PPO Plan</u>	<u>High Deductible Plan</u>
Clergy Only	\$256.00	\$180.00
Clergy & Spouse	\$526.00	\$368.00
Clergy & Child(ren)	\$362.00	\$254.00
Clergy & Family	\$592.00	\$414.00

The monthly Group Health contributions for *Clergy appointed to Medical Leave (Medicare primary, Boon-Chapman secondary)* are as follows:

<u>2022 Clergy Rates</u>	<u>Standard PPO Plan</u>	<u>High Deductible Plan</u>
Clergy Only	\$128.00	\$90.00
Clergy & Spouse	\$263.00	\$184.00
Clergy & Child(ren)	\$181.00	\$127.00
Clergy & Family	\$296.00	\$207.00

No Change in 2022 TAC Fiscal Office Lay Employee Group Health Contribution Rates

TAC Fiscal Office Lay Employee Group Health contribution rates will remain the same in 2022 as they were in 2021 for both the Standard PPO and the High Deductible PPO Plans as specified below:

<u>2022 Lay Employee Rates</u>	<u>Standard PPO Plan</u>	<u>High Deductible Plan</u>
Employee Only	\$ 0.00	\$ 0.00
Employee & Spouse	\$675.00	\$470.00
Employee & Child(ren)	\$265.00	\$185.00
Employee & Family	\$840.00	\$585.00

Note: The above amounts exclude the employer-paid portion of the monthly contribution which is \$640.00 for the Standard PPO Plan and \$450.00 for the High Deductible Health Plan.

High Deductible PPO Plan and a Health Savings Account

In order to encourage participation in the High Deductible PPO Plan, monthly contribution rates for the High Deductible PPO Plan decreased in 2021 and 2022 as indicated in the rate charts above.

Enrollment in the High Deductible PPO Plan allows you to set up a tax-advantaged Health Savings Account (HSA) to help pay for eligible healthcare expenses today and down the road. Funds in the HSA account can be used to pay for your deductible and any eligible medical expense, even if the expense is not covered by the medical plan. Eligible dental and vision expenses may be reimbursed through an HSA account as well.

Your HSA contributions accumulate in your account, earning interest, until you need them. The funds contributed to the account are not subject to federal income tax, thus reducing your taxable income, and interest you earn on your HSA balance is tax-free. Unused HSA funds roll over from year-to-year, allowing your balance to grow over time.

An HSA is opened like a typical bank account at your preferred bank or financial institution. Another option is to use the online HSA Bank. Go to <https://ioe.hsabank.com/home> for further information. HSA Bank provides you with a debit card to use when paying for qualified healthcare expenses. You can deposit one lump sum for the year (up to the IRS contribution limit), or make smaller deposits throughout the year.

Additional information can be found in the brochure in this packet and on the TAC website at <https://www.txcumc.org/hsa>.

Note: You cannot be enrolled in Medicare or Tricare and make contributions to an HSA.

Also, the Houston Methodist Hospital write-off of deductibles and co-insurance is not available to TAC High Deductible Health Plan participants due to HSA rules.

Optional Dental/Vision Plans

The Texas Annual Conference Group Health Benefits Plan will continue to offer optional **Dental PPO** and **Vision** Coverage through **Humana in 2022**:

Termination of TAC Humana Dental HMO Plan Effective 1/1/2022

2021 Annual Conference approved the recommendation in the 2021 Group Health Benefits Report to terminate the TAC Humana Dental HMO Plan effective 1/1/2022 for the following reasons:

- The Humana Dental HMO Plan requires participants to pre-select an in-network Dental HMO primary care dentist in order to enroll in the Dental HMO plan and to receive all primary care from that dentist in order to receive dental benefits. The plan pays no benefits for a non-participating dentist.
- Substantial portions of the TAC either have very few or no in-network Dental HMO dentists thus making the Dental HMO Plan unavailable to clergy in many parts of the conference.
- Very few specialists are available under the Dental HMO Plan.
- The monthly premiums only cover preventative care (after a \$5 per office visit fee).
- All dental services other than preventive care are paid 100% out-of-pocket by the participant.
- There have been significant customer services issues for members enrolled in this plan.

Dental coverage for current participants in the TAC Humana Dental HMO Plan will be automatically terminated as of midnight on 12/31/2021 due to the termination of this plan.

Participants currently enrolled in the TAC Humana Dental HMO Plan who would like to continue to have TAC dental coverage in 2022 will need to submit a GHB Enrollment Form during 2022 Open Enrollment November 1 – 15, 2021 enrolling in the TAC Humana Dental PPO Plan effective 1/1/2022.

Following are the eligibility requirements to enroll in optional dental and or vision coverage:

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 in order to participate in the TAC Dental PPO 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.

Even though we have not had a rate increase for the TAC Humana Dental PPO Plan since the plan began in 2013, we are actually receiving a 5% rate reduction in the Humana Dental PPO rates for 2022 and 2023, as well as no increase in the Vision Plan rates for 2022 and 2023 as indicated below:

<i>2022 – 2023 Humana Dental / Vision Monthly Premiums</i>		
	<i>Dental PPO</i>	<i>Vision 130</i>
Employee Only	\$29.29	\$7.28
Employee & Spouse	\$65.31	\$14.53
Employee & Child(ren)	\$62.61	\$13.82
Employee & Family	\$100.46	\$21.73

There are no changes to the benefits for the Humana Dental PPO or Vision plans for 2022. Go to www.txcumc.org > **Clergy** > **Benefits** > **2022 Open Enrollment** for details about these plans.