

**RATES & METHOD OF PAYMENT:**

1. The rates for clergy and surviving spouses of clergy are supplemented by an apportionment to the churches that covers approximately one-half the cost of their premiums.
2. The rates for lay employees represent the “full rate”. Since the Group Insurance apportionment does not supplement lay employee rates, it is recommended that the salary-paying unit pay at least half the lay rate for all lay employees enrolled in our Group Plan.
3. The monthly rates for participants are to be paid to the Conference Treasurer's office by the local church/agency treasurer the first of each month in which the premiums are due. The grace period payment can be no longer than the end of the month for which the premium is due. Non-payment of premiums by this deadline will result in termination from the Healthcare Benefits Plan.
4. At present there are two rate categories for active clergy. **The Special Rate** is for ministers whose gross compensation for appointment purposes is \$34,999 or less. **The Regular Rate** is for all ministers whose gross compensation for appointment purposes is \$35,000 or above. There are two exceptions:
  - a. Those on Disability Leave are to be on the Special Rate
  - b. Those receiving Minimum Compensation support
  - c. Retired Ministers and Laity are on the rates listed specifically for them

<b>Monthly Premium Rate Schedule:</b>	<b>2011</b>	<b>2012</b>
<b>Active Clergy:</b>		
<b>Special Rate: (Total Compensation of \$34,999 or less)</b>		
Single	<b>\$245.00</b>	<b>\$260.00</b>
Two Party	<b>\$479.00</b>	<b>\$508.00</b>
Family	<b>\$535.00</b>	<b>\$567.00</b>
<b>Regular Rate: (Total Compensation of \$35,000 or more)</b>		
Single	<b>\$307.00</b>	<b>\$325.00</b>
Two Party	<b>\$598.00</b>	<b>\$634.00</b>
Family	<b>\$704.00</b>	<b>\$746.00</b>
<b>Retired Clergy (under 65):</b>		
Single	<b>\$295.00</b>	<b>\$313.00</b>
Two Party (both under 65)	<b>\$586.00</b>	<b>\$621.00</b>
Two Party (spouse over 65)	<b>\$422.00</b>	<b>\$439.00</b>
<b>Retired Clergy (65 &amp; over):</b>		
Single	<b>\$169.00</b>	<b>\$179.00</b>
Two Party (spouse under 65)	<b>\$387.00</b>	<b>\$418.00</b>
Family (under 65)	<b>\$446.00</b>	<b>\$473.00</b>
Two Party (both 65 or over)	<b>\$334.00</b>	<b>\$354.00</b>
<b>Surviving Spouses of Clergy (under 65):</b>		
Single	<b>\$238.00</b>	<b>\$252.00</b>
With one dependent	<b>\$464.00</b>	<b>\$492.00</b>
With two or more dependents	<b>\$512.00</b>	<b>\$543.00</b>
<b>Surviving Spouses of Clergy (65 &amp; over):</b>		
Single	<b>\$90.00</b>	<b>\$95.00</b>
<b>Lay Employees &amp; Diaconal Ministers (Active):</b>		
Single	<b>\$539.00</b>	<b>\$571.00</b>
Two Party	<b>\$1,070.00</b>	<b>\$1,134.00</b>
Family	<b>\$1,245.00</b>	<b>\$1320.00</b>
<b>Retired Lay Employees &amp; Diaconal Ministers:</b>		
Single (under 65)	<b>\$538.00</b>	<b>\$570.00</b>
Single (65 & over)	<b>\$243.00</b>	<b>\$258.00</b>
Two Party (both under 65)	<b>\$1,049.00</b>	<b>\$1,112.00</b>
Two Party (Spouse under 65)	<b>\$787.00</b>	<b>\$834.00</b>
Two Party (both 65 or over)	<b>\$486.00</b>	<b>\$515.00</b>

