

Holston Conference

2012 Health Insurance Rates

| HIGH PLAN MINISTERS | | | |
|---------------------|---------------------|-------------------|-----------------|
| | Individual Coverage | Employee + Spouse | Family Coverage |
| Direct Invoice | \$685 | \$685 | \$685 |
| Minister | \$220 | \$485 | \$690 |
| Total | \$905 | \$1,170 | \$1,375 |
| VANCO Discount | (\$14) | (\$14) | (\$14) |

| MIDDLE PLAN MINISTERS | | | |
|-----------------------|---------------------|-------------------|-----------------|
| | Individual Coverage | Employee + Spouse | Family Coverage |
| Direct Invoice | \$685 | \$685 | \$685 |
| Minister | \$150 | \$330 | \$460 |
| Total | \$835 | \$1,015 | \$1,145 |
| VANCO Discount | (\$14) | (\$14) | (\$14) |

| H.S.A. MINISTERS | | | |
|------------------|--|---|--|
| | Individual Coverage* | Employee + Spouse** | Family Coverage*** |
| Direct Invoice | \$685 | \$685 | \$685 |
| Minister | \$85 | \$90 | \$125 |
| Total | \$770 | \$775 | \$810 |
| | <small>*\$600/year contributed to H.S.A. account</small> | <small>**\$1,200/ year deposited to H.S.A account</small> | <small>***\$1,200/ year deposited to H.S.A account</small> |
| VANCO Discount | (\$14) | (\$14) | (\$14) |

| HIGH PLAN LAY EMPLOYEES | | | |
|-------------------------|---------------------|-------------------|-----------------|
| | Individual Coverage | Employee + Spouse | Family Coverage |
| Employer | \$330 | \$730 | \$1,035 |
| Claimant | \$220 | \$485 | \$690 |
| Total | \$550 | \$1,215 | \$1,725 |
| VANCO Discount | (\$7) | (\$14) | (\$20) |

| MIDDLE PLAN LAY EMPLOYEES | | | |
|---------------------------|---------------------|-------------------|-----------------|
| | Individual Coverage | Employee + Spouse | Family Coverage |
| Employer | \$325 | \$715 | \$1,015 |
| Claimant | \$150 | \$325 | \$460 |
| Total | \$475 | \$1,040 | \$1,475 |
| VANCO Discount | (\$7) | (\$14) | (\$20) |

| H.S.A. LAY EMPLOYEES | | | |
|----------------------|--|---|--|
| | Individual Coverage* | Employee + Spouse** | Family Coverage** |
| Employer | \$325 | \$715 | \$1,015 |
| Claimant | \$85 | \$90 | \$125 |
| Total | \$410 | \$805 | \$1,140 |
| | <small>*\$600/year contributed to H.S.A. account</small> | <small>**\$1,200/ year deposited to H.S.A account</small> | <small>***\$1,200/ year deposited to H.S.A account</small> |
| VANCO Discount | (\$7) | (\$14) | (\$20) |

| HIGH PLAN EARLY RETIREES - Minister | | | |
|---|---------------------|---------------------|-----------------|
| | Individual Coverage | Employee + Spouse** | Family Coverage |
| Premium | \$600 | \$1,315 | \$1,865 |
| Conference Subsidy 2% times years of service for Holston Conference service (60% max.) | | | |
| VANCO Discount | (\$7) | (\$14) | (\$20) |

| MIDDLE PLAN EARLY RETIREES - Minister | | | |
|---|---------------------|---------------------|-----------------|
| | Individual Coverage | Employee + Spouse** | Family Coverage |
| Premium | \$490 | \$1,065 | \$1,505 |
| Conference Subsidy 2% times years of service for Holston Conference service (60% max.) | | | |
| VANCO Discount | (\$7) | (\$14) | (\$20) |

| H.S.A. - EARLY RETIREE - Minister | | | |
|---|--|---|--|
| | Individual Coverage | Employee + Spouse** | Family Coverage*** |
| Premium | \$410 | \$805 | \$1,140 |
| Conference Subsidy 2% times years of service for Holston Conference service (60% max.) | | | |
| | <small>*\$600/year contributed to H.S.A. account</small> | <small>**\$1,200/ year deposited to H.S.A account</small> | <small>***\$1,200/ year deposited to H.S.A account</small> |
| VANCO Discount | (\$7) | (\$14) | (\$20) |

Holston Conference

Maximum 2012 Rates

| RETIRED MINISTER & SPOUSE/DISABLED MINISTER & SPOUSE | | | | |
|--|---------------------|-------------|--|--|
| With Medicare A & B Primary | | | Not Eligible for Medicare Under 65 | |
| Individual Coverage | | | Per Month | |
| Adopted Premium | | | \$280 | |
| | Conference Subsidy* | Participant | Total Premium | |
| 30+ years of service | \$210 | \$70 | \$280 | |
| 25 years of service | \$175 | \$105 | \$280 | |
| 20 years of service | \$140 | \$140 | \$280 | |
| 15 years of service | \$105 | \$175 | \$280 | |
| 10 years of service | \$70 | \$210 | \$280 | |
| <p><i>*Conference subsidy is 2.5% for each year of service to the Holston Conference with a maximum subsidy of 75%</i></p> | | | | |
| | | | <p>These participants will follow the schedule for early retirees and will receive a subsidy based upon the years of service with the Holston Conference. Holston Conference. Holston Conference.</p> <p>To be an early retiree, a participant must be able to begin drawing pension benefits immediately from the General Board of Pensions. Otherwise, the clergy participant and their spouse or dependents must participate under the continuation of coverage program.</p> <p style="text-align: center;">Not eligible for Medicare Over 65</p> <p>These participants will be enrolled in the continuation coverage program and their associated rates if they do not have at least 10 years of participation in the Holston Conference Health Insurance program while in active service.</p> <p>If the participant participated for more than 10 years, they would receive a subsidy in accordance with the schedule adopted for those participants that are participating in the medical supplement program. The rates charged would be 102% of the highest adopted rates for participants in their participating program.</p> | |
| SURVIVING SPOUSE OF DECEASED MINISTER* | | | | |
| With Medicare A & B Primary | | | Not Eligible for Medicare Under 65 | |
| Individual Coverage | | | Per Month | |
| Adopted Premium | | | \$280 | |
| | Conference Subsidy* | Participant | Total Premium | |
| 30+ years of service | \$252 | \$28 | \$280 | |
| 25 years of service | \$231 | \$49 | \$280 | |
| 20 years of service | \$185 | \$95 | \$280 | |
| 15 years of service | \$139 | \$141 | \$280 | |
| 10 years of service | \$92 | \$188 | \$280 | |
| <p><i>*Conference subsidy is 3.3% for each year of service to the Holston Conference with a maximum subsidy of 90%</i></p> | | | | |
| | | | <p>These participants will follow the schedule for early retirees and will receive a subsidy based upon the years of service with the Holston Conference.</p> <p>To be an early retiree, a participant must be able to begin drawing pension benefits immediately from the General Board of Pensions. Otherwise, the clergy participant and their spouse or dependents must participate under the continuation of coverage program.</p> <p style="text-align: center;">Not eligible for Medicare Over 65</p> <p>These participants will be enrolled in the continuation coverage program and their associated rates if they do not have at least 10 years of participation in the Holston Conference Health Insurance program while in active service.</p> <p>If the participant participated for more than 10 years, they would receive a subsidy in accordance with the schedule adopted for those participants that are participating in the medical supplement program. The rates charged would be 102% of the highest adopted rates for participants in their participating program.</p> | |