

2012 Health Insurance Rates

MINISTERS	BILLING	Amount per Month
Full-time/Student Appointment	Church pays	\$1,460
Full-time/Student Appointment (incl. dep. children)	Minister/Student pays	\$65
Spouse of Full-time/Student	Minister/Student pays	\$320
Clergy Couple	Each ministers pays	\$65
Medicare Eligible Retired Minister	Minister pays	\$35
Medicare Eligible Spouse of Retired Minister	Minister pays	\$70
Pre-2005 Retired Minister <65	Minister pays	\$320
Pre-2005 Retired Spouse <65	Minister pays	\$320
2005+ Retired Minister <65	Minister pays	\$1,225
2005+ Retired Spouse <65	Minister pays	\$320

LAITY	BILLING	Amount per Month
Full-time Active Lay Individual	Department/Church pays	\$1,460
Active Lay Employee (including dep. children)	Lay person pays	\$65
Spouse of Lay Person	Lay person pays	\$320
Medicare Eligible Retired Lay Individual	Conf/Church/Lay person pays	\$490
Medicare Eligible Retired Lay Spouse	Conf/Church/Lay person pays	\$520
Pre-2005 Retired Lay Individual <65	Lay person pays	\$650
Pre-2005 Retired Lay Spouse <65	Lay person pays	\$760
2005+ Retired Lay Person <65	Lay person pays	\$1,225
2005+ Retired Lay Spouse <65	Lay person pays	\$320

OTHER		Amount per Month
COBRA Individual	Clergy/Lay person pays	\$585
COBRA Family	Clergy/Lay person pays	\$1,670
Less than 20 years service	Clergy pays	\$180*

***Less than 20 years of service monthly assessment: \$180 per month**

1) # of years x 5% = A% credit

4) B% x \$ total/mo. = \$ total/mo. charge

2) 100% - A% = B% charged

5) \$ total/mo. charge x 3 mos. = Total Quarterly Payment

3) # people x \$305 = \$ total/mo.