

Insurance Rate Comparison for 2014--2015
 Episcopal Diocese of Southwestern Virginia
 New Rates Effective January 1, 2015

Plan Name	Plan Code	2014 Rates				2015 Rates				Percent of Change
		Single	Plus Spouse	Plus Child(ren)	Family	Single	Plus Spouse	Plus Child(ren)	Family	
CIGNA Employee Assistance Program (EAP)	MEAP	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5	0%
Empire EPO 80	MSEZ	\$526	\$1053	\$948	\$1579	\$573	\$1146	\$1031	\$1719	+8.88%
Empire BCBS High Deductible Health Plan w/ Health Saving Account	MHDE	\$343	\$686	\$617	\$1029	\$369	\$738	\$664	\$1107	+7.58%
Empire PPO 75/50	MSPV	\$522	\$1044	\$940	\$1566	\$569	\$1138	\$1024	\$1707	+8.98%
Empire PPO 80/60	MSPZ	\$578	\$1155	\$1040	\$1733	\$630	\$1260	\$1134	\$1890	+9.07%
Basic Dental 50/150	DD50	\$48	\$96	\$86	\$144	\$48	\$96	\$86	\$144	0%
Preventive Dental	DDPV	\$23	\$46	\$41	\$69	\$25	\$50	\$45	\$75	+8.70%
Dent&Orth 25/75	DD25	\$64	\$128	\$115	\$192	\$64	\$128	\$115	\$192	0%

Each health plan includes vision, behavioral health, Employee Assistance Program (EAP), and prescription benefits. No plan includes dental, which may be purchased separately. Health plan benefits may be viewed at www.cpg.org. **All** clergy and lay employees who average 20 hours/week or more are eligible for all plans. Parishes should be particularly attentive to sharing this information with **all** employees.

If the parish has active employees aged 65 or older who work 20 hours per week or more, contact the diocesan office for possible alternative plans.