Episcopal Diocese of Alabama
Medical Benefit Monthly Premiums & Plan Choices in 2020

Anthem BCBS CDHP-20/HSA

Single-Employer Portion $610
Family-Employer Portion $1,409

While this plan has higher Out of Pocket Maximums, these costs are partially offset by contributions from the employer and the diocese to an employee Health Savings Account (HSA). Once the Out of Pocket Maximum is met, the Plan works like a PPO Plan. The total contribution to the employee's HSA in 2020, assuming receipt of a wellness bonus, will be $1,600 for single coverage and $4,000 for family coverage. This money belongs to the employee and can be used tax-free for approved medical purposes. Funds contributed to the Health Savings Account (HSA) by the employer belong to the employee even if they leave employment. Because the employee is already bearing more of the cost, employee deductions to further off-set the premium are not allowed.

Anthem PPO 80

Single-Employer Portion $658.50
Family-Employer Portion $1,509

Employees pay a portion of the premium through payroll deductions. This plan is more expensive than others since it offers lower co-pays and deductibles. To off-set the higher premium cost, employers should implement payroll deductions for a portion of the billed premium as provided in the rate structure above this paragraph.

Anthem BCBS PPO 70

Single-Employer Portion $673.50
Family-Employer Portion $1,544.00

This plan is familiar in that you pay pre-set deductibles and co-insurance for doctor’s visits and procedures. However, the Out of Pocket Maximum is higher than the PPO 80 Plan lowering the premium by shifting cost to the employee. There is NO payroll deduction allowed to off-set the billed premium on this plan.

Anthem MSP PPO 80

Single-Employer Portion $592.50
Family-Employer Portion $1,358.00

This plan is available only to small employers (parishes with fewer than 20 employees) that have received a small employer exemption from Medicare.

1 This includes an employer contribution to the employee Health Savings Account of $50/month for single and $125/month for family coverage. An additional “wellness” bonus HSA contribution is available from the diocese.