

**WV ANNUAL CONFERENCE
MEDICAL INSURANCE RATES
MONTHLY PREMIUM AMOUNTS
EFFECTIVE JANUARY 1, 2019**

****All Premiums have changed from what they were in 2018****

ACTIVE – (Actively employed or appointed; Conference relationship is not “retired”. Single with children is now billed under the Family rate) **Retired clergy appointed to work more than 20 hours per week are billed as “Active”

Single \$658.00

Family \$1579.00

RETIRED UNDER AGE 65 – (Retired under age 65; but not yet Medicare eligible)

Single \$658.00

Family \$1579.00

*Retired prior to 1/1/2004 clergy and surviving spouses of clergy pay 30% of total premium amount:

Single \$198.00

Family \$474.00

**Retired after 1/1/2004 will pay 50% of the premium until becoming Medicare eligible.

Single \$329.00

Family \$790.00

MEDICARE AGE 65 OR OLDER

Single \$162.00

Family \$324.00

**For retirees that are appointed there will be no draft to the church’s account. The retiree’s personal account will be drafted for the premium.

**BLENDED PREMIUM
FOR MEDICARE PRIMARY PARTICIPANT & NON MEDICARE ELIGIBLE SPOUSE**

Retired Clergy where one individual is Medicare eligible and one is not the couple will have a combination of rates or blended premium applicable to their specific age and status. The **Primary Participant** must be the one retired in order for premium to change.

Example: **retired** clergy that is 65 or older whose spouse is not yet 65. The rate will be **\$162.00** (the single Medicare rate) and 30% of \$648.00 (the single active rate) which makes **\$198.00** for a total premium of **\$360.00**.

CPP INCAPACITY LEAVE– (Clergy with conference relationship of incapacity leave)

*Will pay 30% of active family rate; will be **\$474.00**. This provides a means for a discounted premium for these individuals since they no longer have a church to help defray the cost.