

2025 HealthFlex Benefit Plans & Premiums

Dental

If the participant elects a dental plan, the monthly premium shall be deducted from the participant's compensation

Active Dental Plan	HMO	PPO	Passive PPO 2000
Participant	\$17	\$43	\$52
Participant Plus One	\$31	\$86	\$104
Participant Plus Family	\$54	\$129	\$156

Vision

If the participant elects a buy-up vision plan, the monthly premium shall be deducted from the participant's compensation

Active Vision Plan	Core*	Full Service	Premier
Participant	\$0	\$9.00	\$15.00
Participant Plus One	\$0	\$14.00	\$25.00
Participant Plus Family	\$0	\$22.00	\$40.00

*Core Vision is an included benefit with all medical & Rx benefits

Medical - Blue Cross Blue Shield (BCBS) PPO Network & Optum Rx pharmacy

For 2025, participants may elect 1 of 6 medical plans. The H2500 Plan is the 'given' plan for the premium set by the Conference and will be provided IF the participant does not make an election during Open Enrollment.

If a participant elects the H2000, C2000, C3000 or B1000, the monthly buy-up premium shall be deducted from participant's compensation.

If the H5000 Plan is elected, monthly difference (add'l premium credit) can pay for vision & dental or deposited in an HSA/HRA.

Medical Plans	H2000 & Rx Plan P 3	H2500 & Rx Plan P 4	H5000 & Rx Plan P 5	C2000 & Rx Plan P2	C3000 & Rx Plan P2	B1000 & Rx Plan P2
# HRA Single/Family				\$1,000/\$2,000	\$250/\$500	
# HSA Single/Family	\$1,000/\$2,000*	\$250/\$500*	\$0/\$0**			
Participant	\$161	\$0	-\$60	\$190	\$39	\$239
Participant Plus One	\$306	\$0	-\$114	\$362	\$75	\$454
Participant Plus Family	\$418	\$0	-\$157	\$494	\$101	\$621

Health Account Funding per plan

* Personal contributions to HSA, if eligible, can be made in addition to the plan sponsor contribution that is provided with the H1500 & H2000

Churches, agencies & employers will be notified in December 2024 of participant's elected benefits to set up the deductions from compensation for January 2025

2025 Conference Premiums

EOC 2025 health care premiums charged to the local church for actives.

Active Premiums	Monthly/Yearly
Clergy Flat Rate	\$1,826/\$21,912
Participant only*	\$979/\$11,748
Participant plus one	\$1,860/\$22,320
Participant plus family	\$2,546/\$30,552

*Early retirees premium-share (based on pension funded years of service) per person based on the 'Participant only' premium.

HEALTHFLEX Medical Plan Premiums per month/per year

Medical Plans	H2000 & Rx Plan P 3	H2500 & Rx Plan P 4	H5000 & Rx Plan P 5	C2000 & Rx Plan P2	C3000 & Rx Plan P2	B1000 & Rx Plan P2
# HRA Single/Family				\$1,000/\$2,000	\$250/\$500	
# HSA Single/Family	\$1,000/\$2,000*	\$250/\$500*	\$0/\$0**			
Participant	\$1,140/\$13,680	\$979/\$11,748	\$919/\$11,028	\$1,169/\$14,028	\$1,018/\$12,216	\$1,218/\$14,616
Participant Plus One	\$2,166/\$25,992	\$1,860/\$22,320	\$1,746/\$20,952	\$2,222/\$26,664	\$1,935/\$23,220	\$2,314/\$27,768
Participant Plus Family	\$2,964/\$35,568	\$2,546/\$30,552	\$2,389/\$28,668	\$3,040/\$36,480	\$2,647/\$31,764	\$3,167/\$38,004

Health Account Funding per plan

* Personal contributions to HSA allowed

Q: WESPATH HealthFlex/2025 HF & conference premiums.xlsx