

**Evangelical Congregational Church BENEFIT CORPORATION**

**2010 Health Insurance Rates - Local Church Contribution**

NOTE: ALL RATES BELOW EFFECTIVE JANUARY 1, 2010.

FIRST PAYMENT USING THESE RATES IS DUE DECEMBER 15, 2009.

**Aetna Insurance Company**

	<b>2009 Rates</b>	<b>2010 Annual Rates</b>	<b>2010 Monthly Rates</b>
Single	\$5,988.00	\$6,300.00	<b>\$525.00</b>
Employee / Spouse	\$12,684.00	\$13,512.00	<b>\$1,126.00</b>
Employee Child/Children	\$10,680.00	\$11,256.00	<b>\$938.00</b>
Employee & Family	\$16,548.00	\$17,544.00	<b>\$1,462.00</b>

**RETIREE Health - Highmark**

Single(Full-time)	\$1,512.00	\$1,668.00	\$139.00
Couple (Full-time)	\$3,024.00	\$3,336.00	\$278.00
Single(Part-time)	\$756.00	\$834.00	\$69.50
Couple (Part-time)	\$1,512.00	\$1,668.00	\$139.00

Churches served by a full-time retired pastor (& spouse) pay 100% of their health insurance

Churches served by a part-time retired pastor (& spouse) pay 50% of their health insurance

**2010 Health Insurance Co-Pay Chart for Pastor's Optional Contribution**

	<b>2010 Annual Rates</b>	<b>Annual Participant Co-pay</b>	<b>Weekly Payroll Deduction</b>	<b>Bi-weekly Payroll Deduction</b>	<b>Monthly Payroll Deduction</b>
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**Health Insurance Co-pay (5%) for Pastors earning less than \$35,000 annually:**

Single	\$6,300.00	\$315.00	\$6.06	\$12.12	\$26.25
Employee / Spouse	\$13,512.00	\$675.60	\$12.99	\$25.98	\$56.30
Employee Child/Children	\$11,256.00	\$562.80	\$10.82	\$21.65	\$46.90
Employee & Family	\$17,544.00	\$877.20	\$16.87	\$33.74	\$73.10

**Health Insurance Co-pay (7.5%) for Pastors earning \$35,001 to \$50,000 annually:**

Single	\$6,300.00	\$472.50	\$9.09	\$18.17	\$39.38
Employee / Spouse	\$13,512.00	\$1,013.40	\$19.49	\$38.98	\$84.45
Employee Child/Children	\$11,256.00	\$844.20	\$16.23	\$32.47	\$70.35
Employee & Family	\$17,544.00	\$1,315.80	\$25.30	\$50.61	\$109.65

**Health Insurance Co-pay (10%) for Pastors earning more than \$50,001 annually:**

Single	\$6,300.00	\$630.00	\$12.12	\$24.23	\$52.50
Employee / Spouse	\$13,512.00	\$1,351.20	\$25.98	\$51.97	\$112.60
Employee Child/Children	\$11,256.00	\$1,125.60	\$21.65	\$43.29	\$93.80
Employee & Family	\$17,544.00	\$1,754.40	\$33.74	\$67.48	\$146.20