

To: All active HealthFlex participants (clergy and lay), local church treasurers and SPPR Chairs

From: Donna Hite, Health Insurance Administrator

Subject: 2009 HealthFlex Premium Rates

Here are the 2009 rates for all active participants. As in previous years, these rates still include dental coverage. This reflects a 9% rate increase over 2008.

Base Rates		
Category	Monthly Rate	Annual Rate
Single	\$ 819.00	\$ 9,828.00
Two-Party	\$1,511.00	\$18,132.00
Family	\$1,899.00	\$22,788.00

If you live in an EPO area but wish to use a non-network physician, you may do so by choosing to pay an additional monthly cost.

Category	Additional Monthly Cost
Single	\$162.00
Two-Party	\$302.00
Family	\$383.00

Dental Options

The dental coverage you are now provided is the least expensive plan, but if you are in the HMO, you may choose the dental indemnity plan by paying an additional cost. The additional amounts per month for 2009 are:

Category	Additional Monthly Cost
Single	\$40.00
Two-Party	\$63.00
Family	\$90.00

Please call Donna Hite ext 150 at the Conference HealthFlex office if you have any questions.

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