## Monthly Medical and Dental Premiums for employees in the Diocese of Maryland

effective 1 January 2024

The rates for dental premiums are the same as last year. Note that there is a new dental insurance provider: Delta Dental. The medical premiums for the Anthem BCBS BlueCard plans increased by approximately 4%, lower than the national average of 6% for 2024.

Medical	Single	Plus Spouse	Plus Children	Family
Anthem PPO 80	\$939	\$1,878	\$1,690	\$2,817
Anthem PPO 90	\$1,018	\$2,036	\$1,832	\$3,054
Dental				
Delta Premium	\$65	\$130	\$117	\$195
Delta Comprehensive	\$48	\$96	\$86	\$144

For employees age 65 or older, the premiums may be lower. Eligible employers may participate in a plan with Medicare Secondary Payer, if the congregation has applied and the Centers for Medicare and Medicaid Services has approved. (Contact Andromeda Daley at <a href="mailto:adaley@episcopalmaryland.org">adaley@episcopalmaryland.org</a> for more information.) These rates for 2024 are below:

Medical	Single	Plus Spouse	Plus Children	Family
Anthem PPO MSP 80	\$750	\$1,500	\$1,350	\$2,250
Anthem PPO MSP 90	\$812	\$1,624	\$1,462	\$2,436
Dental				
Delta Premium	\$65	\$130	\$117	\$195
Delta Comprehensive	\$48	\$96	\$86	\$144

Employees not already in a medical plan provided through the Episcopal Church may still have coverage in the Employee Assistance Program (EAP). The EAP offers an array of services designed to assist you and your dependents with work, life, and family issues. EAP services are free, confidential, and available 24/7. The cost to the employer is only \$4/month, but the employee has to enroll at the time of open enrollment in November (or at the start of employment).