



UNITED METHODISTS OF GREATER NEW JERSEY

August 11, 2021

Dear Partners in Ministry:

Greetings in the precious name of our Lord and Savior, Jesus Christ! The Conference Board of Pension and Health Benefits (CBOPHB) has set the health insurance premium rates for local churches, effective January 1, 2022. Shown with the 2021 annual rates for comparison, the 2022 annual rates have an increase of \$1,500. See chart below:

<u>Plan Type</u>	<u>2021 Premium</u>	<u>2022 Premium</u>
Employee + Only (single)	\$16,500	\$18,000
Employee + Children (no spouse)	\$16,500	\$18,000
Employee + Spouse (no children)	\$16,500	\$18,000
Employee + Spouse + Children	\$16,500	\$18,000

As communicated over the past number of years, it was the goal of the CBOPHB in consultation with the Appointment Cabinet, to develop a “blended” premium rate for all health plans types, so that health insurance cost does not play a role in determining clergy appointments. As part of the 2022 budget, GNJ will continue to subsidize a portion of the health plan costs as to not overly burden the church’s financials with a higher blended rate; it is anticipated that this subsidy will be eliminated within the next few years.

Effective 2022, the Board approved the shift from the B1000 to C2000 as the default HealthFlex plan as well GNJ providing participants a premium credit equivalent to 88% of the C2000 premium. The remaining premium balance, if any, for the plan selected will be covered by the participant. The local church will receive a bill each month and is responsible to collect this amount from the participant’s paycheck. Participants currently in the B1000 plan will automatically move into C2000 in 2022. If participants wish to remain in the B1000 in 2022, they will need to make this selection at time of Annual Election. Annual Election dates will be shared in the Fall 2021.

Local churches will no longer deduct the 2% of pastor/employee salaries in 2022. As mentioned above, participants may be responsible for paying a portion of the cost of the health plan. This amount depends on the plan of choice. If your church has a pastor/employee enrolled in the health plan, please encourage them to begin reviewing the Plan Comparison Chart located [here](#) and use the Alex tool to research the option that best fits their needs (available by mid-September). It will be very important for participants to understand their plan options as we move closer to Annual Election. Note, if the total premium costs for the plan(s) selected is less than the premium credit provided, the extra credit will be deposited to the participants HRA account.

Moving into 2022, Wespath will continue to offer the HealthFlex Exchange that includes six medical plans, three dental, and three vision plans. This Private Exchange also offers other options including Flexible Spending Accounts, Health Savings Account, and premium tax credits (in 2022, two plans within the Exchange offer premium tax credits).

The Conference Board of Pension & Health Benefits will be announcing virtual educational sessions for the fall. More information will be forthcoming. In the meantime, please continue to visit the website for additional information at <https://www.gnjumc.org/healthflexexchange/>. You may speak with me or any member of the Conference Board of Pension and Health Benefits if you have any questions or concerns.

Sincerely,

Rev. Jennifer Cho, Chairperson, Conference Board of Pension and Health Benefits

Members: Robert Dietz, Rev. Daniel Gepford, Rev. Erik Hall, Rev. Elouise Hill-Challenger, Rev. Ronnell Howard, Bud Larson, Brian Mickle, Rev. Erica Munoz, Debbie Santarpio, Rev. Neill Tolboom

Mission and Resource Center
205 Jumping Brook Road, Neptune, NJ 07753
Insurance Office: 732.359.1038 | 732.359.1014 Fax | www.gnjumc.org