

**Episcopal Diocese of Iowa
2008 Health Insurance and Health Reimbursement Account (HRA)
Employer Responsibilities**

2008 COST of the clergy/employee health insurance package:

Single: \$8,247/year (*\$7,704 Insurance; \$450 HRA contribution; \$93 Admin. Fee*)
Family: \$18,717/year (*\$17,724 Insurance; \$900 HRA contribution; \$93 Admin. Fee*)

2008 Health Insurance Package includes:

- Health coverage – *The Medical Trust & Empire BlueCross Blue Shield*
- Prescription Drug coverage – *The Medical Trust & Medco Health*
- Mental Health coverage – *The Medical Trust & Cigna Behavioral Health*
- Vision coverage – *The Medical Trust & EyeMed*
- Health Reimbursement Account (HRA) - *Diocese of Iowa & Kabel Business Services*

What is an HRA?

It is an employer-funded account administered by a third-party administrator (Kabel Business Services) to help offset increased out-of-pocket medical costs to clergy and lay employees in 2008. In order to minimize the increasing cost of insurance benefits for 2008 the Diocese of Iowa has selected a higher deductible insurance plan with a significantly lower premium. The employer savings in premium costs will be used to fund the HRA.

How It Works:

1. You pay employee(s) health insurance premium monthly to The Medical Trust of \$642.00/single or \$1,477.00/family.
2. You contribute a monthly HRA payment to the Diocese of Iowa of \$45.25/single or \$82.75/family that will be held in a HRA Fund.
3. Kabel Business Services will reimburse employees up to \$1,800/single or \$3,600/family for HRA-qualified medical expenses.
4. The Diocese of Iowa will pay Kabel Business Services for administration fees and employee reimbursements from the HRA Fund.
5. Money remaining in the HRA Fund at the end of the year may be rolled over to the next year.