

## 2023 HEALTH INSURANCE

### **Health Insurance Local Church Share 2023 *Blended Rate***

**\$20,160 Annual Blended Rate**

**\$1,680 Monthly**

### **Incentive Amount if using Automatic Clearing House (ACH)**

**\$19,152 ACH Annual Blended Rate**

**\$1,596 Monthly**

The Conference now has an online portal for Pastors, Staff Parish Relations Chairs and Treasurers to review their pastor's health insurance and pension billing amounts in the **Church Dashboard/People Portal**.

To login or register, go to <https://www.neumc.org/welcome-portal>.

Pastors, Staff Parish Relations Chairs, and Treasurers can also sign up for ACH on the ACH Portal. If you have not logged in before, click the link [Sign up and login help](#) to create log in credentials up for ACH on the ACH portal.

### **Automatic Clearing House (ACH) Forms**

ACH transactions are electronic payments created when the church Pastor, SPRC Chair or Treasurer gives the Conference authorization to debit directly from the church's checking or savings account for the purpose of bill payment. Utilizing the ACH option for pastor pension and/or health insurance payments provides a discounted premium! Authorizations, **submitted annually**, are completed electronically via the Church Dashboard in the People Portal: <https://www.neumc.org/welcome-portal>.

Click this link to find a PDF with detailed instructions on how to enroll and make updates:

[ACH Enrollment, Editing and Cancelling Instructions](#)

### **2023 Pastor's Share**

The health, dental and vision plan the Pastor elects will determine if the Pastor must pay a personal contribution towards the Health Insurance premium (Pastor's Co-Pay) or if the Pastor will have an excess premium credit contributed into the Health Savings Account or Health Reimbursement Account.

The pastor health insurance premium co-payment is a pre-tax payroll deduction. Other accounts that have a pre-tax payroll deduction will include Flexible Spending Accounts: Health Care and/or Dependent Care Accounts and Health Savings Accounts. More information can be found on the [HealthFlex Exchange](#) web page.

### **Wespath HealthFlex Incentive**

Pastors and covered spouses **must complete the Health Check** (formerly Health Quotient) **by Aug. 31** to reduce the medical plan deductible in 2023 by \$250 extra for single coverage or \$500 for family\* coverage. To take the Health Check, log in to the [Virgin Pulse® website](#).

**The Health Check is available to HealthFlex active plan participants and/or their covered spouses.**

\* Households with family coverage in the H3000 plan in 2023 who did not complete Health Check in 2022 will have their Individual out of pocket maximum increased by \$500 (to \$6500) to accommodate the higher family deductible. This only applies to the H3000 family coverage.