



Active 65+ Employee MSP Plan Selections
Diocese of Northern California
Effective Date: 1/1/2025

Plan Name	Plan Code	2024 Rates				2025 Rates				% Change
		Single	Plus Sps	Plus	Family	Single	Plus Sps	Plus	Family	
Medical Plans										
EAP (Employee Assistance Program)	MEAP	\$4	\$4	\$4	\$4	\$4	\$4	\$4	\$4	0.00%
Anthem BCBS BlueCard MSP PPO 70	MS12	\$785	\$1,413	\$1,413	\$2,198	\$816	\$1,469	\$1,469	\$2,285	3.96%
Cigna Open Access Plus MSP PPO 70	MGM4	\$785	\$1,413	\$1,413	\$2,198	\$816	\$1,469	\$1,469	\$2,285	3.96%
Anthem BCBS BlueCard MSP PPO 80	MS11	\$840	\$1,512	\$1,512	\$2,352	\$874	\$1,573	\$1,573	\$2,447	4.04%
Cigna Open Access Plus MSP PPO 80	MGM3	\$840	\$1,512	\$1,512	\$2,352	\$874	\$1,573	\$1,573	\$2,447	4.04%
Anthem BCBS BlueCard MSP PPO 90	MS10	\$935	\$1,683	\$1,683	\$2,618	\$1,038	\$1,868	\$1,868	\$2,906	11.00%
Cigna Open Access Plus MSP PPO 90	MGM2	\$935	\$1,683	\$1,683	\$2,618	\$1,038	\$1,868	\$1,868	\$2,906	11.00%
Anthem BCBS BlueCard MSP PPO 100	MSG9	\$1,048	\$1,886	\$1,886	\$2,934	\$1,195	\$2,151	\$2,151	\$3,346	14.04%
Cigna Open Access Plus MSP PPO 100	MGM1	\$1,048	\$1,886	\$1,886	\$2,934	\$1,195	\$2,151	\$2,151	\$3,346	14.04%

Note:

- I. A new column has been added this year to indicate the percentage increase you can expect with each plan. As you will note, if you select a PPO 70/80 plan, you can expect an average increase of 4%, whereas if you select a PPO 90/100/EPO plan, you can expect between 11%-14% rate increases as compared to 2024's rates. Due to this, we encourage you to review all plan summaries to see if you are utilizing the higher cost plans, and if not, you may want to consider selecting a lower cost plan to fit your needs in 2025.
- II. An employee is eligible to enroll in benefits if the employee is normally scheduled to work 1,000 or more compensated hours per plan year, regardless of whether they are an exempt or non-exempt employer. However, employers are not required to pay for medical and dental benefits until the employee is normally scheduled to work 1,500 or more compensated hours per plan year.
- III. Anthem and Cigna plans include preventive care, prescription benefits through Express Scripts, vision benefits through EyeMed, as well as hearing benefits. If you are enrolled in a Kaiser health plan, your pharmacy benefits will be provided by Kaiser.
- IV. EAP is included with all Medical Trust medical plans (including Kaiser). It is also available for employers to purchase for employees who waive their right to medical coverage at \$4/month per family. EAP benefits extend to the employee and their immediate family.
- V. As per our diocesan Denominational Health Plan (DHP), employers are required to pay a minimum of 80% of the lowest cost plan for both the medical and dental plans, for eligible employees. These base plans include Anthem BCBS BlueCard PPO 70 and Delta Dental Basic, as highlighted above.