

## Your HORIZON TEXAS CONFERENCE HealthFlex Plan

In the HealthFlex Exchange for 2025, you will select from six HealthFlex medical/pharmacy plans, three dental plans and three vision plans. Behavioral health benefits, wellness programs and wellness incentives are automatically included.

### 2025 HealthFlex Plan OPTIONS

All employer churches will be billed the total premium amount for clergy/lay in HealthFlex, or the premium credit amount of \$12,900, whichever is greater. Any surplus premium will be added into a participant health account.

2025 HealthFlex Rates - Horizon Texas Conference  
Effective January 1, 2025

#### Medical Plans (Monthly Premium Amounts)

| Plan Feature         | B1000       | C2000<br>"Gold" | C3000<br>"Silver" | H2000<br>"Gold" | H2500<br>"Silver" | H5000<br>"Bronze" |
|----------------------|-------------|-----------------|-------------------|-----------------|-------------------|-------------------|
| Participant          | \$ 1,262.00 | \$ 1,212.00     | \$ 1,055.00       | \$ 1,181.00     | \$ 1,014.00       | \$ 952.00         |
| Participant + 1      | \$ 2,398.00 | \$ 2,302.00     | \$ 2,005.00       | \$ 2,244.00     | \$ 1,927.00       | \$ 1,809.00       |
| Participant + Family | \$ 3,281.00 | \$ 3,150.00     | \$ 2,743.00       | \$ 3,071.00     | \$ 2,637.00       | \$ 2,475.00       |

#### Dental Plans (Monthly Premium Amounts)

| Plan Feature         | Dental HMO | Dental PPO | Passive PPO<br>2000 |
|----------------------|------------|------------|---------------------|
| Participant          | \$ 17.00   | \$ 48.00   | \$ 58.00            |
| Participant + 1      | \$ 31.00   | \$ 95.00   | \$ 116.00           |
| Participant + Family | \$ 54.00   | \$ 143.00  | \$ 174.00           |

#### Vision Plans (Monthly Premium Amounts)

| Plan Feature         | Core    | Full Service | Premier  |
|----------------------|---------|--------------|----------|
| Participant          | No Cost | \$ 9.00      | \$ 15.00 |
| Participant + 1      | No Cost | \$ 14.00     | \$ 25.00 |
| Participant + Family | No Cost | \$ 22.00     | \$ 40.00 |

#### 2025 Premium Credit (PC) Amounts

| Category                          | Monthly     | Yearly       |
|-----------------------------------|-------------|--------------|
| Active Clergy                     | \$ 1,075.00 | \$ 12,900.00 |
| Active Lay                        | \$ 1,075.00 | \$ 12,900.00 |
| Pre-65 Retiree Clergy & Spouses * | N/A         | N/A          |

\*No longer eligible for premium credit. Those who have retired prior to 01/01/2025 will continue under their existing arrangement.

#### 2025 Default Plans (For participants who do not make an initial election upon new enrollment.)

Medical: H2500

Dental: None

Vision: None

Deduct the employer contribution from the total premium (medical, dental and vision) to arrive at the participant cost. For clergy, the employer contribution (premium contribution) for 2025 is \$12,900. Lay cost sharing is at the discretion of the church.

