## Diocese of Central Florida - 2020 Minimum Package Analysis (using Diocesan Std Health Insurance Plan: Cigna Open Access Plus PPO 80)

### Compensation:

<table>
<thead>
<tr>
<th>Compensation (Stipend+ SE Employment Offset+ Housing Allowance)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>65,350</td>
<td>65,350</td>
<td>65,350</td>
<td>65,350</td>
</tr>
</tbody>
</table>

### Benefits:

#### Health Insurance

<table>
<thead>
<tr>
<th>Health Insurance - Single Level Coverage on Dio Std Plan: Cigna Open Access Plus PPO 80</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>9,756</td>
<td>9,756</td>
<td>9,756</td>
<td>9,756</td>
</tr>
</tbody>
</table>

#### Health Insurance Adjustment for Coverage above Single Level (85% of diff vs single level premium) (Optional)

<table>
<thead>
<tr>
<th>Health Insurance Adjustment for Coverage above Single Level (85% of diff vs single level premium) (Optional)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-</td>
<td>8,268</td>
<td>6,610</td>
<td>16,536</td>
</tr>
</tbody>
</table>

#### Pension: 18% on Compensation + Health Insurance Adjustment

<table>
<thead>
<tr>
<th>Pension: 18% on Compensation + Health Insurance Adjustment</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>11,763</td>
<td>13,251</td>
<td>12,953</td>
<td>14,739</td>
</tr>
</tbody>
</table>

#### Diocesan Group Life/AD&D Insurance

<table>
<thead>
<tr>
<th>Diocesan Group Life/AD&amp;D Insurance (Optional)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>360</td>
<td>360</td>
<td>360</td>
<td>360</td>
</tr>
</tbody>
</table>

#### Dental Insurance - Cigna Basic Dental PPO (Optional)

<table>
<thead>
<tr>
<th>Dental Insurance - Cigna Basic Dental PPO (Optional)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>648</td>
<td>1,296</td>
<td>1,164</td>
<td>1,944</td>
</tr>
</tbody>
</table>

#### Accountable Reimbursement budget for Business miles driven (Negotiable)

<table>
<thead>
<tr>
<th>Accountable Reimbursement budget for Business miles driven (Negotiable)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2,400</td>
<td>2,400</td>
<td>2,400</td>
<td>2,400</td>
</tr>
</tbody>
</table>

#### Continuing Ed (Negotiable)

<table>
<thead>
<tr>
<th>Continuing Ed (Negotiable)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>500</td>
<td>500</td>
<td>500</td>
<td>500</td>
</tr>
</tbody>
</table>

#### Total Benefits

<table>
<thead>
<tr>
<th>Total Benefits</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>25,427</td>
<td>35,831</td>
<td>33,743</td>
<td>46,235</td>
</tr>
</tbody>
</table>

#### Total Compensation & Benefits

<table>
<thead>
<tr>
<th>Total Compensation &amp; Benefits</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>90,777</td>
<td>101,181</td>
<td>99,093</td>
<td>111,585</td>
</tr>
</tbody>
</table>

1. The Denominational Health Plan (DHP) canon requires parity between all employees starting 1/1/2016 in regards to health benefits. For that reason, the Diocese adopted a policy that employers provide at least 100% of the premium for single level coverage for all employees who are scheduled to work at least 1500 hours/year. This compensation adjustment for health insurance above the single level helps employees who had insurance above the single level as a benefit prior to the parity provision to buy up to whatever level of coverage they need while maintaining the same cost that their church would have incurred if the DHP Canon didn't include the parity provision. It is also useful to employees coming into the Diocese who need insurance above the single level and have such an adjustment included in their letter of agreement. The adjustment is basically equal to 85% of the single level coverage and whatever higher level coverage the person needs.

The Health Insurance Adjustment is deducted PRE-TAX from the clergyperson’s paycheck via a Section 125 Cafeteria Plan. So the employer pays for single level coverage and the clergyperson pays the difference between single and whatever level of coverage they need. 85% of that difference is covered by the Health Insurance Adjustment and the remaining 15% is the responsibility of the clergyperson. The use of the Section 125 Cafeteria Plan eliminates any tax consequences and this arrangement enables the congregatio to be in compliance with the DHP Canon.

2. If the clergyperson will be living in employer-provided housing (a physical residence that is owned or rented directly by the employer, such as a rectory) there will be an additional pension assessment. The additional assessment will be 30% of the sum of: base salary (excluding housing) and scheduled taxable cash payments; cash housing allowance and/or utilities; employer contributions to a qualified or non-qualified plan; and one-time payments or, if higher, 30% of the Hypothetical Minimum Annual Compensation, which was $18,200 yr / $1,500 per month for 2019 (2020 figure not available yet).

3. This is a $50,000 Diocesan Group Life & AD&D** Policy. The Clergy Pension plan, whose assessments are paid by the congregation, includes a $150,000 policy. Hence this benefit being OPTIONAL.

4. 2019 IRS Standard Mileage rate allowance = $.58 cents per mile. $2,400/.545=344 business miles per month / 4,138 miles per year. 2020 rates are not published yet.

### Annual Insurance Rates (Health, Dental, and Diocesan Group Life Policy)

<table>
<thead>
<tr>
<th>Annual Insurance Rates (Health, Dental, and Diocesan Group Life Policy)</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna Open Access Plus PPO 80 (Diocesan Standard Plan)</td>
<td>9,756</td>
<td>19,512</td>
<td>17,556</td>
<td>29,268</td>
</tr>
<tr>
<td>Cigna Basic Dental PPO</td>
<td>648</td>
<td>1,296</td>
<td>1,164</td>
<td>1,944</td>
</tr>
<tr>
<td>Diocese of Central FL Group Life/AD&amp;D Insurance** Only available for the Employee</td>
<td>360</td>
<td>NA</td>
<td>NA</td>
<td>NA</td>
</tr>
</tbody>
</table>

** AD&D = Accidental Death or Dismemberment

### Health Insurance Breakdown

<table>
<thead>
<tr>
<th>Health Insurance Breakdown</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Level Coverage</td>
<td>9,756</td>
<td>9,756</td>
<td>9,756</td>
<td>9,756</td>
</tr>
<tr>
<td>Health Insurance Adjustment (85% of the difference versus Single Level Coverage)</td>
<td>8,268</td>
<td>6,610</td>
<td>16,536</td>
<td></td>
</tr>
<tr>
<td>Clergyperson will be responsible for 15% of the Difference in Health premium vs Single Level Coverage</td>
<td>1,488</td>
<td>1,190</td>
<td>2,976</td>
<td></td>
</tr>
<tr>
<td>Total Health Insurance Premium</td>
<td>9,756</td>
<td>19,512</td>
<td>17,556</td>
<td>29,268</td>
</tr>
</tbody>
</table>