

CMCP (option 3)
Clergy Managed Care Plan

What is the CMCP and how does it work?

The CMCP plan is a Health Reimbursement Account medical plan, or an HRA.

An HRA is a medical plan that is designed to pay a certain amount of covered medical charges at 100% of an allowable amount before deductibles, copayments or coinsurance is applied.

Our CMCP pays out the first \$750 of eligible medical charges for a single covered employee or the first \$2,250 of eligible medical charges for a covered family at 100% of allowable amounts. These dollars are called personal care accounts or PCA.

In addition to the PCA, covered routine services are also payable at 100% of allowable amounts.

Once the PCA account has been paid out, copayments, deductibles and then coinsurance apply to all covered medical charges with the exception of covered routine charges.

Please look at the “benefit comparison” to see what the copayments, deductibles and coinsurance limits are.

The medical plan is a Preferred Provider Organization or PPO design. It follows the same guidelines and rules that our PPO option #2 plan follows. The main difference between the two plans is the Personal Care Account and the way in which the deductible and coinsurance limits are applied. Example: under the CMCP plan, the family deductible must be met for the entire family before coinsurance coverage can begin. Whereas under the PPO plan, the deductible has individual limits before the coinsurance coverage begins.

Please feel free to ask anyone in the Pensions office any questions you may have before making your decision on which option is best for you and your family.