

**Medical and Dental Renewal
effective 1 January 2012**

In the midst of a tough economy, you should know your Medical Trust did a great job of keeping premium increases to a minimum. For medical premiums, the average monthly cost in 2012 is going up 5 percent. By way of comparison, double-digit increases are common in today's marketplace.

So it is with a sigh of grateful relief that I present the monthly premiums for 2012:

Medical	Single	Plus Spouse	Plus Children	Family
Empire PPO 80/60	\$715	\$1,430	\$1,288	\$2,145
Empire EPO 80	\$673	\$1,344	\$1,212	\$2,017
Aetna National HMO	\$523	\$1052	\$946	\$1,577
Dental				
Dental & Orthodontia PPO – \$25/\$75 deductible	\$47	\$94	\$85	\$141
Basic Dental PPO – \$50/\$75 deductible	\$36	\$71	\$64	\$107
Preventative Dental	\$13	\$28	\$25	\$41

Open enrollment materials should arrive mid-October to all people currently enrolled. All responses will be processed online.

If you do not submit an online enrollment, your current 2011 plan selections will continue in 2012, with the applicable premium increases. Plan descriptions can be found in the HR section of the diocesan website.

In order enroll online, you will need to use the password which should arrive by mail from the Medical Trust.

Please let me know if you have any questions or problems with the enrollment process.

The Rev. Canon Stuart W. Wright
Diocesan Transition Minister and Director for Human Resources
410-467-1399
swright@episcopalmaryland.org