



Greetings from Portico!

As your congregation prepares for a new year of ministry, I wanted to provide you and other church council leaders with key information to help you budget for 2021 benefits. Together, you'll need to select the ELCA-Primary health benefit option for 2021 when Annual Enrollment starts this fall.

2021 ELCA Rate Changes

Portico's Board of Trustees has approved an average baseline health contribution rate increase of 3.5% for sponsoring organizations, the lowest increase in seven years. You can read more in the 2021 health rates news article at porticobenefits.org/NewsEvents/News.

Portico has been working to introduce innovative programs and deliver cutting-edge services that meet the unique needs of our members. At the beginning of this year, we added three new online programs:

- 98point6 provides text-based primary care service
- Learn to Live, which teaches members to use cognitive behavior therapy (CBT) to manage stress, anxiety, and depression
- Being, a holistic, faith-based learning series offers expert-led videos on a wide range of well-being skills, which align with all dimensions of the Wholeness Wheel.

Little did we know how essential our new online benefits and services would become during a pandemic. With these programs, members can access care from the comfort and safety of their homes.

The new year will bring a few changes for members with ELCA-Primary health benefits:

- There will be no change to deductibles and a small increase to out-of-pocket limits.
- For members with Platinum+ or Gold+ coverage, there will be modest changes to prescription drug benefits.
- In response to legislation in the CARES Act, \$0 copays apply for text-based primary care visits through 98point6 for all members with ELCA-Primary health benefits in 2021.
- With the continuing expansion of personalized and online programs for ELCA-Primary members, there will not be an opportunity to earn wellness dollars in 2021. Any balances remaining in Personal Wellness Accounts or Health Savings Accounts (HSAs) can continue to be used in accordance with the ELCA Health Plan's provisions.

There will be a few changes to ELCA Medicare-Primary benefits in 2021 as well:

- There will be no changes in 2021 to Medicare Advantage hospital and medical benefits deductibles, copays, and out-of-pocket limit for members.
- A routine hearing benefit is being added – starting in 2021, Humana will cover up to \$50 for a routine hearing exam every two years, and up to a \$3,000 maximum for all types of hearing aids up to two every three years.

- For members receiving ELCA Medicare-Primary health benefits through their sponsoring organization, there will be modest changes to prescription drug benefits.
- For members continuing ELCA Medicare-Primary health benefits at their own expense, prescription drug benefits for the Premium and Standard options will not change; the Economy option prescription drug benefit will change to be consistent with Medicare's standard 2021 Part D benefit.

There will be no contribution rate changes to these other benefits for 2021:

- The ELCA Disability Plan will continue at 1.5% of defined compensation.
- The ELCA Survivor Plan will continue at 0.7% of defined compensation.
- There is no change to the ELCA Retirement Plan's required minimum contributions.
- As of July 2020, the ELCA Benefit Contribution Trust to support health care costs for retirees is now adequately funded. Your organization is no longer being charged 0.7% of sponsored members' defined compensation.

This year, the ELCA Church Council is recommending *two* health benefit options — Gold+, and Silver+ paired with a Level A or B health savings account (HSA) employer contribution. We'll be inviting sponsoring organizations like yours to visit the 2021 Enrollment Center on EmployerLink, where a 2021 Decision Guide and your 2021 Custom Comparison Report and Spreadsheet will be available to registered users.

Once they're available, please download these resources and share them with decision-makers in your organization. The 2021 Decision Guide was specifically created as a visual overview of the two ELCA-recommended options. The documents have been formatted to be easily shared in online meetings as your organization reviews your options and makes a selection. (Plan members will complete their individual Annual Enrollment after their sponsoring organizations have completed their selection process.)

As always, the Customer Care Center is happy to answer questions or provide assistance, at **800.352.2876** or mail@PorticoBenefits.org.

Enjoy the early blessings of fall.

Peace,



Stacy A. Kruse
Chief Operating and Financial Officer