

DECISION GUIDE

2026 Annual Enrollment



**To Help You Elect Your Organization's
2026 ELCA-Primary Health Benefits**

Your Organization Has Important Decisions to Make

Our Resources Can Help

Annual Enrollment is a familiar part of your fall calendar — but this year, every ELCA-Primary health benefit option is new. Your organization will need to make a new choice for 2026, rather than continuing what you've done before.

This Decision Guide will help you understand the new options and prepare to make your election by the Oct. 14 deadline. **Use this guide alongside the new Benefit Cost Estimator tool on EmployerLink**, which lets you model dynamic estimates of your 2026 contribution costs for all the new options.

At Portico, we aim to be an extension of your organization — delivering innovative, effective benefits and cost stability so you can stay focused on ministry. For questions, our award-winning Customer Care Center is here to help at **800.352.2876**.



SAMPLE MEETING AGENDA

Important decisions deserve thoughtful discussion.



1. Light a candle as a reminder of God's presence.
2. Watch a 3-minute video refresher on the benefits you provide. (p. 4)
3. Acknowledge the Oct. 14 deadline.
4. Review changes and new options for 2026. (p. 5 – 6, online Benefit Cost Estimator tool)
5. Discuss which option your organization will provide, and how much (if any) to contribute to plan members' health savings accounts (HSA).
6. Ask your EmployerLink user to enter your decisions online. (EmployerLink.PorticoBenefits.org)

Annual Enrollment: How It Works

Thank you for participating in Portico’s Traditional Benefits Program (health, retirement, survivor, and disability benefits)! During Annual Enrollment, you play a crucial role in ensuring your sponsored members have access to the health benefit options that will meet their needs for the coming year.

- **Organizations are expected to offer ELCA health benefits**, cover the health benefit contribution, and elect a health benefit option on EmployerLink during Annual Enrollment. Even if you sponsor only members with ELCA Medicare-Primary benefits or waived ELCA health benefits, your organization will need to elect an ELCA-Primary health benefit option. New this year, your organization will also choose if you contribute to a health savings account (HSA) and how much.
- **In turn, sponsored members must choose** whether to enroll in the option you provide, buy up to an option with a higher base price, or waive ELCA health benefits — then submit their choice on myPortico during Annual Enrollment.
- **Members wanting to waive** must have and provide information about other valid health coverage (for example, a spouse’s employer). Without other valid health coverage, members need to enroll in ELCA health benefits or end their participation in Portico’s Traditional Benefits Program.
- **If your organization does not make an election by the Oct. 14 deadline**, you’ll be assigned Value HDHP 4000 with no employer health savings account (HSA) contribution. This will offer maximum flexibility and affordability for your organization, while allowing your sponsored members to buy up to any of the other options.

How Your Selection Affects Your Members

Your health benefit election determines how many options (two or four) your sponsored members can elect from — see the table below. Depending on the option you choose, your sponsored members could buy up to a different health benefit — in which case, they’ll pay any additional contribution amounts for those options.

If Your Organization Elects:	Your Sponsored Members Can Choose From:			
	Select copay 2000	Select HDHP 2000	Value Copay 4000	Value HDHP 4000
Select Copay 2000 Lower deductible and out-of-pocket limit with predictable copays	✓	✓		
Select HDHP 2000 Lower deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost	✓		
Value Copay 4000 Higher deductible and out-of-pocket limit with predictable copays	✓ with buy-up cost	✓ with buy-up cost	✓	✓
Value HDHP 4000 Higher deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost	✓ with buy-up cost	✓ with buy-up cost	✓



CHECKLIST

2026 Annual Enrollment

Health benefits play a vital role in supporting your employees' well-being. This checklist walks you through the steps your organization needs to take to submit your 2026 health benefit election.

Note: If multiple people at your organization are registered on EmployerLink, decide in advance who will complete and submit your benefit election.

JULY 2025	AUGUST – SEPTEMBER 2025	OCT. 1 – 14, 2025
<ul style="list-style-type: none"> <li data-bbox="155 545 611 846"> <input type="radio"/> Identify your organization's benefit decision-makers. During Annual Enrollment, your organization will need to choose one of four new health benefit options to offer for the coming year. To make this choice, the right group of people will want to weigh the options, budget implications, and member preferences. <li data-bbox="155 873 600 1122"> <input type="radio"/> Schedule a meeting to discuss health benefits. Put "Discuss 2026 Portico Health Benefit Decision" on your organization's September calendar. Invite the decision-makers and get member input when prudent or possible. <li data-bbox="155 1149 617 1377"> <input type="radio"/> Share this video with your decision-makers. Get a quick refresher on Portico's benefits and how being part of a church plan can benefit both your organization and those you sponsor: https://portico.ws/BundledBenefits <div data-bbox="312 1398 453 1536" style="text-align: center;"> </div>	<ul style="list-style-type: none"> <li data-bbox="697 545 1415 699"> <input type="radio"/> Download important documents. When notified by email, sign in to EmployerLink to get your organization's 2026 Decision Guide and access the new Benefit Cost Estimator tool. Share these with your decision-makers. <li data-bbox="697 727 1430 1170"> <input type="radio"/> Understand how your organization's health benefit election determines which options your sponsored members can choose from. <ul style="list-style-type: none"> <li data-bbox="739 841 1394 951">• If you elect Select Copay or Select HDHP, members may choose between those two options. Members will pay an additional contribution amount to buy up to Select Copay from Select HDHP. <li data-bbox="739 979 1430 1089">• If you elect Value Copay or Value HDHP, members may choose from all four options. Members will pay an additional contribution amount to buy up to Value Copay from Value HDHP, or to buy up to Select Copay or Select HDHP. <p data-bbox="739 1117 1398 1170">The buy-up amount is typically withheld from the member's pay unless your organization covers it.</p> <li data-bbox="697 1198 1419 1333"> <input type="radio"/> Encourage decision-makers to choose an option before the election window opens in early October. Your organization will have about two weeks to enter your health benefit election online. 	<ul style="list-style-type: none"> <li data-bbox="1501 545 1955 911"> <input type="radio"/> Submit your organization's election on EmployerLink before the deadline. When notified by email, one of your EmployerLink users must sign in and enter your organization's election in early October. Additionally, enter the amount, if any, you'll contribute to a health savings account (HSA) for any members who elect a high-deductible option.

TRUSTED BENEFITS & SHARED VALUES

Why Ministry Leaders Choose Portico

Benefits Designed for Ministry

Portico helps you care for the people who bring your mission to life — supporting their financial, emotional, and physical well-being through every stage of their life.



Shared Values. Dedicated Service.

- High-value benefits with stable costs
- Deep understanding of ministry needs
- Holistic support for long-term well-being

Comprehensive Care

Medical, mental health, dental, prescription, disability, life, and retirement benefits are seamlessly integrated and consistent across the ELCA for smooth transitions when you call or hire someone new.

Cost Stability You Can Count On

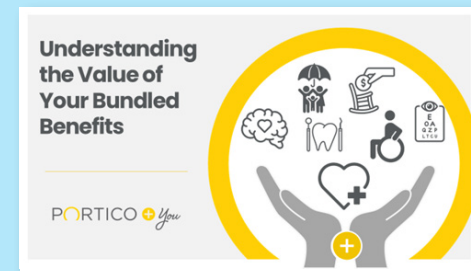
Our ELCA Health Plan helps you budget with confidence, with a five-year average health baseline rate increase of just 3.4% for ELCA-Primary, which is well below industry trends.*

Administration Made Easier

We manage benefit plans, vendor contracts, and enrollment — freeing your team to focus on ministry, not paperwork.

*Average 3.4% increase between 2021 – 2025. Portico baseline contribution rate increase is before changes related to compensation and age.

Learn More
portico.ws/BundledBenefits



Retirement Readiness

Our 403(b) ELCA Retirement Plan offers tax advantages, planning tools, and education to help staff prepare with confidence.

Award-Winning Support

From first call to retirement — and through health, family, and life transitions — Portico is a steady partner through every season.

2026 SUMMARY OF CHANGES

Health care costs continue to rise nationwide, driven by inflation, prescription drug spending, and increased mental health needs. Within the ELCA Health Plan, these pressures are magnified by a shrinking membership and an older-than-average population. Portico launched the Benefits reExamined initiative in 2024 to address these challenges. The results led to a number of ELCA Health Plan changes for 2026 that allow us to meet the evolving needs of our church, avoid steep rate increases, and continue offering affordable, flexible, and sustainable benefits for our whole community.

Employer Contribution Rates

The ELCA-Primary health contribution baseline rate is increasing 4%.

This also applies to organizations providing ELCA Medicare-Primary coverage for sponsored members age 65+. Portico has strived for many years to keep our baseline increase below 5%. We're pleased to do so again compared to the projected 8.5% industry increase in 2026 medical costs for group markets.¹

Because the health benefit options this year are different, your organization's rates may go up or down depending on several factors. Use the new Benefit Cost Estimator tool on EmployerLink to see your organization's specific rates.

Factors that can affect your rates:

1. Which health benefit option your organization elects for 2026

2. The ages of the members you sponsor

- Age-related adjustments can impact costs year-over-year.
- Community-based pricing is an industry-standard practice we've used for over a decade.
- In an effort to align more closely with the market, over the next three years rates for organizations with members age 50+ will increase incrementally more than for members under age 50.
- This adjustment aims to keep younger members in the ELCA Health Plan to sustain long-term affordability for our whole community.

3. Compensation and coverage levels

If a member adds a spouse and/or children to their coverage and/or has a change in defined compensation, these can also affect the rates.

No change to your disability and survivor contribution rates. These will stay the same at a total of 0.5% of defined compensation: 0.3% for ELCA Disability Benefits Plan coverage and 0.2% for ELCA Survivor Benefits Plan coverage.

Member Coverage & Costs

- **Four new streamlined health benefit options will replace the current options.** Slight increases in member costs in 2026 are necessary to maintain the ELCA-approved level of cost-sharing between employers and members. See the chart on the next page.
- **A new Employee Assistance Program (EAP) will replace our current provider.** Benefits reExamined feedback affirmed the importance of robust mental health support. This enhancement will offer more sessions at no additional cost and more integrated care.
- **Additional dental benefits will be added** to cover annual fluoride treatment for individuals 18+ (in addition to the existing coverage for 18 and younger) and replacement of a lost orthodontic or prosthetic device (subject to plan rules).
- **Dependent care FSA limits will increase** from \$5,000 to \$7,500 (\$3,750 for married couples filing separately).
- **The supplemental life insurance maximum will increase** from \$400,000 to \$600,000 for eligible members who wish to purchase this coverage.

¹ PricewaterhouseCoopers' Health Research Institute, Medical cost trend: Behind the numbers 2026

COMPARE ALL 2026 ELCA-PRIMARY HEALTH BENEFIT OPTIONS

Select Copay 2000	Value Copay 4000	Select HDHP 2000	Value HDHP 4000
Included in All Four Options			
<ul style="list-style-type: none"> • Same health benefit coverage, broad provider network, and extensive prescription drug formulary; what differs is the employer monthly contribution and how plan members experience out-of-pocket costs • 100% in-network coverage for eligible preventive services, including a routine checkup, immunizations, dental cleaning twice per calendar year, screenings for hearing, vision, cancer, and more • Well-being support services designed to help prevent illness, manage health conditions, and strengthen overall well-being — at no or low out-of-pocket cost to plan members 			
ELCA-Endorsed			
Yes	Yes	Yes	Yes
A Good Choice for Plan Members Who...			
Want to pay for certain health care visits and laboratory tests with predictable, manageable copays and prefer a lower deductible.	Want to pay for certain health care visits and laboratory tests with predictable, manageable copays and can manage a higher deductible.	Want a health savings account to save pretax for current and future health care expenses and prefer a lower deductible.	Want a health savings account to save pretax for current and future health care expenses and can manage a higher deductible.
Health Benefits: Plan Member Out-of-Pocket Costs — Administered by BlueLink TPA with the Blue Cross Blue Shield PPO network			
<p>Copays Pay copays until combined out-of-pocket limit is met:</p> <ul style="list-style-type: none"> • \$0 virtual text-based care via 98point6® • \$10 retail clinic and Doctor On Demand® telemedicine visits • \$25 primary care, outpatient mental health, substance use office visits • \$30 outpatient medical therapy, massage therapy, acupuncture visits • \$50 specialist, chiropractic, urgent care visits • \$75 laboratory tests • \$300 ER visit, waived if admitted <p>Health Deductible Pay 100% of the negotiated rate for eligible health expenses that don't have a copay, including hospitalizations, X-rays, MRIs, ambulance care, durable medical equipment, and surgeries:</p> <ul style="list-style-type: none"> • \$2,000 single • \$4,000 family <p>Coinsurance After Deductible Pay 30% until combined out-of-pocket limit is met</p> <p>Combined Out-of-Pocket Limit Includes health benefits and prescription drugs; pay \$0 after limit is met:</p> <ul style="list-style-type: none"> • \$5,000 single • \$10,000 family 	<p>Copays Pay copays until combined out-of-pocket limit is met:</p> <ul style="list-style-type: none"> • \$0 virtual text-based care via 98point6® • \$10 retail clinic and Doctor On Demand® telemedicine visits • \$35 primary care, outpatient mental health, substance use office visits • \$50 outpatient medical therapy, massage therapy, acupuncture visits • \$70 specialist, chiropractic, urgent care visits • \$125 laboratory tests <p>Health Deductible Pay 100% of the negotiated rate for eligible health expenses that don't have a copay, including ER visits, hospitalizations, X-rays, MRIs, ambulance care, durable medical equipment, and surgeries:</p> <ul style="list-style-type: none"> • \$4,000 single • \$8,000 family <p>Coinsurance After Deductible Pay 30% until combined out-of-pocket limit is met</p> <p>Combined Out-of-Pocket Limit Includes health benefits and prescription drugs; pay \$0 after limit is met:</p> <ul style="list-style-type: none"> • \$6,000 single • \$12,000 family 	<p>Copays \$0 virtual text-based care via 98point6®</p> <p>Combined Deductible Includes health benefits and prescription drugs; pay 100% of the negotiated rate for eligible health expenses until combined deductible is met:</p> <ul style="list-style-type: none"> • \$2,000 single • \$4,000 family <p>Coinsurance After Combined Deductible Pay 30% until combined out-of-pocket limit is met</p> <p>Combined Out-of-Pocket Limit Includes health benefits and prescription drugs; pay \$0 after limit is met:</p> <ul style="list-style-type: none"> • \$5,000 single • \$10,000 family 	<p>Copays \$0 virtual text-based care via 98point6®</p> <p>Combined Deductible Includes health benefits and prescription drugs; pay 100% of the negotiated rate for eligible health expenses until combined deductible is met:</p> <ul style="list-style-type: none"> • \$4,000 single • \$8,000 family <p>Coinsurance After Combined Deductible Pay 30% until combined out-of-pocket limit is met</p> <p>Combined Out-of-Pocket Limit Includes health benefits and prescription drugs; pay \$0 after limit is met:</p> <ul style="list-style-type: none"> • \$6,000 single • \$12,000 family
NOTE: This comparison is based on 2026 in-network benefits. For full benefit details, refer to the ELCA Health Plan document. Benefits are subject to change without notice.			

COMPARE ALL 2026 ELCA-PRIMARY HEALTH BENEFIT OPTIONS

Select Copay 2000 & Value Copay 4000	Select HDHP 2000 & Value HDHP 4000
Prescription Drugs: Plan Member Out-of-Pocket Costs — Administered by Express Scripts by EVERNORTH®	
<p>Pay copays and coinsurance until combined out-of-pocket limit is met. Copays and coinsurance do not apply toward health benefit deductible.</p> <p>Copays¹</p> <ul style="list-style-type: none"> • \$12 for generic drugs via retail² or Accredo Specialty Pharmacy, up to 31-day supply • \$24 for generic drugs via Express Scripts home delivery service or personalized retail pharmacy², up to 90-day supply • \$25 for preferred³ brand-name insulin, 30-day supply 	<p>Copays</p> <p>\$25 for preferred³ brand-name insulin, 30-day supply</p> <p>Combined Deductible</p> <p>Pay 100% of the total prescription drug cost for generic, preferred³ brand-name, and non-preferred brand-name drugs until combined deductible (health benefits and prescription drugs) is met</p> <ul style="list-style-type: none"> • Via retail² or Accredo Specialty Pharmacy, up to 31-day supply • Via Express Scripts home delivery service or personalized retail pharmacy², up to 90-day supply <p>Coinsurance After Combined Deductible</p> <p>Pay 20% until combined out-of-pocket limit is met</p>
Tax-Advantaged Accounts — Administered by HealthEquity (formerly Further)	
<p>Health Flexible Spending Account (FSA)</p> <ul style="list-style-type: none"> • Employer contribution options not available • Plan member contribution limit \$3,300 • Eligible FSA expenses must be incurred Jan. 1, 2026 – Dec. 31, 2026 	<p>Health Savings Account (HSA)⁵</p> <ul style="list-style-type: none"> • Employer contributions optional: monthly and/or one-time at the start of the year • Plan member and employer combined contribution limit \$4,400 single/\$8,750 family, plus an additional \$1,000 if plan member is age 55+ on or before Dec. 31, 2026 <p>Limited-Purpose Health Flexible Spending Account (FSA)⁶</p> <ul style="list-style-type: none"> • Employer contribution options not available • Plan member contribution limit \$3,300 • Eligible FSA expenses must be incurred Jan. 1, 2026 – Dec. 31, 2026
Dental — Administered by Delta Dental®	
<p>Deductible Pay 100% of the negotiated rate for services until deductible is met: \$150 per person; \$300 family</p> <p>Coinsurance After Deductible Pay 20% for basic care, 50% for major restorative care</p> <p>Annual Benefit Maximum \$2,850 per person for preventive, basic, and restorative care</p> <p>Orthodontia Benefit Pay 50% no deductible; \$2,850 per person lifetime maximum</p>	
Well-Being Support	
<p>Care Coordinators — Provided by Quantum® Health. Team of health care experts helps members get the best possible care at the right price.</p> <p>Chronic Condition Management — Provided by Omada Health. Personalized digital care programs with tools and support to lose weight, help prevent disease, and manage diabetes and hypertension.</p> <p>Digital Physical Therapy & Mobility — Provided by Sword Health. Digital therapy programs combining physical therapy, behavioral coaching, and education with easy-to-use technology to address pain.</p> <p>Employee Assistance Program (EAP) — Connects members with counseling, legal, and work/life services.</p> <p>Hearing Discount — Provided by Amplifon Hearing Health Care. Discounts on certain diagnostic tests, hearing aids, and hearing aid batteries.</p> <p>Online Health & Fitness — Provided by Burnalong. Health, wellness, and fitness platform providing live and on-demand classes across more than 45 categories.</p> <p>Video-Based Primary Care — Provided by Doctor On Demand®. Providers treat common non-emergency medical and mental health issues through live video visits. Members with Select Copay 2000 or Value Copay 4000 pay a copay; members with Select HDHP 2000 or Value HDHP 4000 pay the full visit cost until their deductible is met.</p> <p>Virtual Text-Based Care — Provided by 98point6® by Transcarent. U.S.-based care teams answer, diagnose, and treat acute and chronic illness 24/7.</p> <p>Vision Care Services — Provided by VSP™. Voluntary, member-paid coverage offering discounts and copays for eye exams, frames, lenses, and contact lenses.</p>	
<p>1. The member will pay the Express Scripts negotiated rate for the drug if it's less than the minimum.</p> <p>2. Plan members have access to over 55,000 retail pharmacies in network. Each member chooses or is assigned a personalized retail pharmacy, either CVS Pharmacy or Walgreens, that they can choose to use for short-term or long-term maintenance medications. The major chain will remain the member's choice for the year and the other chain will be considered out of network.</p> <p>3. ELCA-Primary benefits are subject to the Express Scripts National Preferred Formulary (list of preferred drugs). Non-preferred drugs are typically more expensive than their preferred alternatives or those new to the marketplace.</p> <p>4. The member will pay more than the maximum, up to the full cost of the drug, if an equivalent generic drug is available and the member chooses the brand-name drug.</p> <p>5. For plan members who will have Select Copay 2000 or Value Copay 4000 coverage and are 65 or older, or will turn age 65 in 2026, special rules affecting HSA participation may apply for part or all of 2026. Additional details are available on myPortico.</p> <p>6. A limited-purpose health flexible spending account (FSA) allows sponsored plan members to set aside pretax dollars to pay for eligible dental, vision, and post-deductible health and prescription drug expenses.</p>	