

# What Your Organization Will Need to Decide for 2026

## Elect One of the New ELCA-Primary Health Benefit Options

During Annual Enrollment, you'll **choose one health benefit option to offer your sponsored members with ELCA-Primary health benefits in 2026**. Effective Jan. 1, 2026, our five current health benefit options (Platinum+, Gold+, Value Copay, Silver+, and Bronze+) will be replaced with four new simplified health benefit options:<sup>2</sup>

- Two copay options: **Select Copay 2000** and **Value Copay 4000**
- Two high-deductible health plan (HDHP) options: **Select HDHP 2000** and **Value HDHP 4000**

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**. The health benefit option you choose would apply to:

- Newly sponsored employees
- Currently waiving employees who choose to enroll in health coverage mid-year

Consider which health benefit option is best for your organization and sponsored members:

- The **copay options** may work well for members who want predictable, manageable copays for certain health care visits and laboratory tests. Members who've had **Gold+** may find these options similar to their current experience in terms of prescription drug coverage.
- The **HDHP options** may be more similar for members who've had **Silver+ or Bronze+**.
- The option that seems closest to what you offered last year **may not** be the best fit moving forward. Take time to assess the new options in detail below.

**We strongly encourage every organization to make an intentional choice.** If your organization does not make an election by the Oct. 14 deadline, you'll be assigned Value HDHP 4000 with no employer HSA contribution. This will offer maximum flexibility and affordability for congregations, while allowing your sponsored members to buy up to any of the other options.

### Cost-Sharing Approach

Cost-sharing will remain true to the ELCA's longstanding principles.<sup>3</sup> Plan members pay out-of-pocket costs: deductibles, copays, and coinsurance. Sponsoring employers pay monthly contributions.

- The **Select Copay 2000** and **Select HDHP 2000** share the same deductible and out-of-pocket maximums, with employer contributions **covering slightly more** overall costs than the Value options.
- The **Value Copay 4000** and **Value HDHP 4000** also share the same deductible and out-of-pocket maximums, with employer contributions **covering slightly less** overall costs than the Select options.
- All four of the 2026 options were endorsed by the ELCA Church Council in April 2025.

**GET READY:** Your organization’s decision-makers should have a conversation with your sponsored members **in September** to discern your best option together.

**Member Impact of Your Election**

As in past years, each organization selects a single option to be available to all employees. If “Buy up” options are preferred, the employer decides if this is a covered cost or if it is to be paid by the employee via payroll deduction.

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	Select HDHP	Value Copay	Value HDHP
<b>Select Copay 2000</b> Lower deductible and out-of-pocket limit with predictable copays	✓	✓		
<b>Select HDHP 2000</b> Lower deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost (FSA only)	✓ (HSA available)		
<b>Value Copay 4000</b> Higher deductible and out-of-pocket limit with predictable copays	✓ with buy-up cost	✓ with buy-up cost	✓	✓
<b>Value HDHP 4000</b> Higher deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost	✓ with buy-up cost	✓ with buy-up cost	✓

**RECOMMENDATION for NWLM Synod Organizations to consider**

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options (FSA Only)	High-Deductible Health Plan (HDHP) Options (HSA available)
<b>Most comparable to</b>	Out-of-pocket costs work similarly to today’s Value Copay option; <b>prescription drug costs work similarly to today’s Platinum+ and Gold+ options.</b>	<b>Out-of-pocket costs work similarly to today’s Silver+ and Bronze+ options.</b>

# Benefit Cost Estimator

Encourage use of this Cost Estimator Tool to compare Employer cost estimates for all 4 new plans for 2026.

## About This Tool

- Estimate 2026 benefit costs for **currently sponsored eligible employees** in the ELCA Traditional Benefits Program.
- This tool uses system data for employees you currently sponsor. To estimate costs for a **new or non-sponsored employee**, use the [general benefit costs calculator](#) instead.
- You can compare costs for the four new ELCA-Primary health benefit options. Refer to the [Decision Guide](#) for more details about the options.
- This tool is solely for planning purposes - results can download to a PDF or Excel spreadsheet.
- Output contains **confidential information** about sponsored members' compensation and benefits. **Save all copies in a secure, access-controlled location** to protect sensitive data.

## What You'll Need

- The amount, if any, your organization will contribute to a health savings account (HSA) for any sponsored members who elect a high-deductible health plan option.
- Estimated salary increase percentage for sponsored members.

## Input the Employer-Funded Criteria

Estimate benefit costs for all sponsored members.

### Employer-Funded Health Benefit Options

All Options ▾

Select "All Options" to get a comparison report.

### Employer-Funded Annual HSA Contribution Options (Choose One)

Your sponsored members can elect a high-deductible health plan (HDHP) even if you choose to fund a copay option as the sponsoring employer. If sponsored members choose an HDHP you can contribute to their health savings account (HSA). To learn more, see the [Decision Guide](#).

If you elect an annual HSA contribution, it will be billed monthly throughout the year. You will be billed a prorated amount for employees who enroll in the plan mid-year.

\$0 No Employer Annual HSA Contribution (default)

\$500 Single / \$1,000 Family

Other \$  Single / \$  Family

Select the appropriate option – there are no longer defined options as were available within the 2025 Silver+ option.

### Defined Compensation Increase Percentage (Optional)

% Enter a percentage to estimate a defined compensation increase for all sponsored members at your organization.

Enter expected % increase for base salaries in 2026.

Select "Get Results" – save as PDF or Excel for reference.

Cancel

Get Results

## Elect an Optional Health Savings Account (HSA) Contribution Amount

**New this year, your organization will choose if you contribute to a health savings account (HSA) and how much.** Even if your organization offers a copay option, an HDHP option is available to your members — so you'll need to elect an HSA amount (or no amount) to contribute if they choose the HDHP. During Annual Enrollment, you'll choose from pre-determined HSA contribution amounts, enter a custom amount, or elect no contribution amount. Learn more about the new health benefit options and which offer HSAs in the charts below.

An updated version of the chart below that includes out-of-pocket costs for 2026 is now available. Click the button to view:

[Refer to the 2026 Design Guide for more details about each option.](#)

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options	High-Deductible Health Plan (HDHP) Options
<p><b>Additional information</b></p>	<p>Sponsoring employers and plan members will elect the option that meets their health care and financial needs this fall during Annual Enrollment.</p> <p><b>Contribution rates, deductibles, and other cost details will be available in August after Portico Board of Trustees approval, along with comparison resources and decision-making tools.</b></p>	
<p><b>Reminder</b></p>	<p>All ELCA-Primary health benefit options have the same:</p> <ul style="list-style-type: none"> <li>• Medical, mental health, and dental benefit coverage</li> <li>• Blue Cross and Blue Shield, Express Scripts prescription drug, and Delta Dental provider networks</li> <li>• Coverage for preventive services</li> <li>• Well-being support services</li> </ul> <p>The difference is how out-of-pocket costs are experienced.</p>	
<p><b>ELCA-endorsed</b></p>	<p>Yes</p>	<p>Yes</p>
<p><b>Option works well for...</b></p>	<p>Members who prefer to pay for certain health care visits and laboratory tests with predictable, manageable copays.</p>	<p><b>Members who want the triple tax advantages of a health savings account (HSA) to pay for current and future health care expenses and can manage paying the full cost for health care services and prescription drugs until meeting a deductible.</b></p>

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options	High-Deductible Health Plan (HDHP) Options
<b>Health benefit out-of-pocket costs</b>	Members <b>pay a portion</b> of the cost (copay) for certain health care visits.*	Members <b>pay the full cost</b> for health care visits until deductible is met.*
<b>Prescription drug out-of-pocket costs</b>	Members <b>pay a portion</b> of the cost (copay or coinsurance) for prescription drugs until deductible is met.*	Members <b>pay the full cost</b> for prescription drugs until deductible is met.*
<b>Tax-advantaged account</b>	<p>Health flexible spending account (FSA):</p> <ul style="list-style-type: none"> <li>• Accepts pretax contributions from sponsored members only</li> <li>• Lose any unused balance at year-end</li> <li>• <a href="#">Learn more</a></li> </ul>	<p>Health savings account (HSA):</p> <ul style="list-style-type: none"> <li>• Allows pretax contributions from members and employers</li> <li>• Funds in the HSA earn interest tax-free</li> <li>• Withdrawals are tax-free</li> <li>• Balance rolls over year-to-year</li> <li>• <a href="#">Learn more</a></li> </ul> <p>Limited-purpose FSA:</p> <ul style="list-style-type: none"> <li>• Pretax contribution; reimburses vision and dental expenses until medical, mental health, and prescription drug deductible is met, at which point the balance can be used for any eligible health expense</li> </ul>
<b>Preventive care coverage</b>	100%	100%
<b>Most comparable to</b>	Out-of-pocket costs work similarly to today's Value Copay option; prescription drug costs work similarly to today's Platinum+ and Gold+ options.	Out-of-pocket costs work similarly to today's Silver+ and Bronze+ options.

This comparison is based on in-network benefits. There are separate deductibles and out-of-pocket limits for in-network and out-of-network services. All emergency room and urgent care services are considered in-network benefits.

Portico Benefit Services administers the ELCA Medical and Dental Benefits Plan (which includes the ELCA post-retirement medical benefits). The health plan is self-insured, with the exception of the Medicare Advantage Benefit and the ELCA Part D drug benefit and not provided through an insurance company. Portico's ability to pay claims is dependent on continued contributions, claims experience, and market performance. Portico has contracted with an insurance company to manage and administer the Medicare Advantage Benefit and the ELCA Part D drug benefit.

Plan member rights are governed by the plan document, which is the full, legal description of the plan. If any information herein is inconsistent with the corresponding plan document, the plan document is the controlling document. The plan is a church plan, as defined in section 414(e) of the Internal Revenue Code and is not subject to the Employee Retirement Income Security Act of 1974 (ERISA).

The eligibility for any benefit will be governed by the applicable plan and its related program or policy terms. Portico (and its designee, the insurer, or claims administrator, as applicable) shall have the power, including, without limitation, discretionary power to make all determinations that the plan requires for administration, and to construe and interpret the plan for purposes of determining eligibility and benefits. Portico reserves the right to change any plan term through the amendment or termination process described in the plan document. The plan document is available by contacting Portico.

\* While most members enroll in mid-October, some are invited later in the year, typically due to changes in call or employment status.

<sup>1</sup> PwC Health Research Institute, Medical cost trend: Behind the numbers 2026,  
<https://www.pwc.com/us/en/industries/health-industries/library/behind-the-numbers.html>

<sup>2</sup> Change applies to the Traditional Benefits Program.

<sup>3</sup> The ELCA Philosophy of Benefits states: "Employers are expected to support the well-being of their rostered ministers and lay employees by paying all or a significant portion of the contributions for benefits."