

Group Benefits Program



Administered by the Board of Pension and Benefits of the Evangelical Covenant Church

Bethany Benefits is a self-insured plan and is staffed at Covenant Offices by people who love the Evangelical Covenant Church. We work as our members' advocates to resolve claims issues and questions. Bethany Benefits is a competitive option with low out-of-pocket costs to protect pastors and employees from financial hardship when they experience physical or mental hardship. For leadership teams and administrative pastors, Bethany Benefits is a simple one-stop shop to provide a well-rounded benefits package to their staff, including medical, prescription, dental, vision, life, and long-term disability coverages.

This brochure is published for the convenience of enrollees and prospective enrollees in the Covenant group benefit program. It contains a brief overview of the benefits which are currently provided. In the event of an error or a conflict between descriptions in this brochure and the actual insurance contracts, the insurance contracts shall prevail and shall govern all insurance coverage which is provided.

Bethany Benefit Service

Toll Free (800) 313-8955

Fax (773)784-2249

Email bethany@covchurch.org

Web CovChurch.org/benefits

What insurance is included?

- ✓ Medical benefits
- ✓ Dental benefits
- ✓ Vision benefits
- ✓ Prescription drug benefits
- ✓ Hearing discount program
- ✓ Term life and AD&D insurance (for full-time employees)
- ✓ Long-term disability insurance (for full-time employees)
- ✓ An employee assistance program
- ✓ Travel assistance
- ✓ On-demand primary care through 98point6

Who can participate?

The Covenant benefit program is available to benefits-eligible employees of Covenant churches, conferences, camps, missionaries, and other affiliates, as well as Covenant ministers who have been approved by Ordered Ministry to serve in a non-Covenant ministry. Churches and other affiliates who wish to enroll staff must meet minimum participation requirements to be eligible—at least 75% of benefits-eligible employees must be enrolled. (Contact us for details and clarification.)

Full-time, benefits-eligible employees (working 30 hours or more per week) must enroll in life and long-term disability benefits, but may opt out of dental and vision benefits. They may opt out of medical and prescription benefits only if they are enrolled in health insurance through another employer (i.e. spouse or parent's

employee coverage or another job of their own). Part-time employees (working at least 20 hours per week) are not eligible for life and long-term disability benefits.

If an employee relocates from one church or participating affiliate to another, benefits will transfer without interruption. If an employee or dependent becomes ineligible for coverage through the church or affiliate, coverage will be canceled, and Continuation of Coverage will be offered, which allows the employee or dependent to continue their health insurance elections for between 18 and 36 months at their own expense.

If an enrolled employee or Covenant-ordained minister vested in the Covenant Pension Fund retires, they may enroll in a Medicare supplement policy, which includes Medicare D, dental, and vision coverage.

How do I enroll?

When to Enroll

Churches and affiliates—A Covenant church or affiliate may choose to enroll their staff in Bethany Benefits

- January 1 of any year
- At the start of their fiscal year
- When adopted into the ECC
- When their current benefits contract renews or expires

Minimum participation requirements apply for churches with several benefits-eligible employees.

New Employees—A new employee is eligible to enroll on their date of hire, unless a waiting period (no longer than 90 days) is required by their employer. This policy also applies to newly benefits-eligible employees due to position change.

Open Enrollment— All employees are able to change or enroll in benefits every January 1.

What is included?

Medical Benefits

Administered by Highmark Blue Cross Blue Shield—Comprehensive medical coverage with a broad PPO network, including health coaching and assistance and full mental health coverage.

Dental Benefits

Administered by Delta Dental—Includes PPO and Premier networks and 100% preventive services as well as restorative and corrective services, dentures, and orthodontics.

Vision Benefits

Insured by EyeMed through DeltaVision—Includes eye exams, glasses and contacts, as well as discounts for Lasik/PRK procedures.

Prescription Benefits

Administered by Express Scripts—Includes discounted 90-day copays

through home delivery and at Walgreens pharmacies, and support programs for certain diagnoses.

Hearing Discount Program

Provided by Amplifon—Discounted or no-cost hearing screening, discounted hearing aids with free batteries and three-year warranty.

Term Life and AD&D Insurance

To age 65.....	\$100,000
Age 65 to age 70.....	\$65,000
Age 70 to age 75.....	\$50,000
Age 75 and older.....	\$36,000

An accidental death and dismemberment benefit for enrollees provides double indemnity in the case of accidental death and certain disability benefits in the case of accidental disability. *(Only available to actively-working, full-time employees)*

Enrollment and Benefits Changes

Contact Bethany Benefit Service for an application or update form. Changes in coverage must be made in writing. Employees with families have the choice to enroll in family or individual health insurance coverage. If the church or affiliate does not provide family health insurance, an employee may still enroll in family coverage at their own expense if arrangements are made with the employer to make reimbursement for the premium cost.

Long-Term Disability Insurance

After a 90-day elimination period, benefits provide 60% of monthly earnings (or 70% less other income, if applicable). While receiving LTD benefits, health insurance elected at the time of disability will continue for 24 months and life insurance premium waiver continues life insurance at no cost (if approved). Also, for ECC licensed ministers, contributions will be made to the Covenant retirement programs at the previous earnings level to maintain pension benefits. *(Only available for actively-working full-time employees.)*

Employee Assistance Program

A 24/7 counseling and referral service and online resource bank for most work/life balance issues and concerns. Also included are up to three free in-

Premium Billing and Payments

Premium costs for all employees' elections will be compiled and billed to the employer monthly. Payment is due upon receipt of each statement, and cancellation of coverage may result due to late payment. Automatic withdrawals through ACH are available for convenience and ease of payment.

person counseling services and medical billing advocacy assistance for non-covered and out-of-network medical services.

Travel Assistance

Includes emergency medical evacuation, passport retrieval assistance, hospital admission assistance, and more. *(Only available for actively-working full-time employees.)*

On-Demand Primary Care

Provided by 98point6—On-demand primary care through 98point6 is available to all enrolled members in any level of benefits and their dependents age one and older, at no cost for those in the Bethany Benefits medical plan and \$5/visit for all other members.

Coverages

The following is a listing of current deductibles, maximum out-of-pocket limits, copays, and benefit limits. See benefit booklets or contact Bethany Benefit Service for specific age limits and coverage timelines.

Medical Coverage

PPO

LIMITS

	<i>In Network</i>	<i>Out of Network</i>
Individual deductible	\$ 350	\$ 700
Family deductible	\$ 700	\$ 1,400
Added deductible for failure to pre-qualify hospitalization	\$ 400	\$ 400
Individual max. out-of-pocket [coinsurance]	\$ 1,575	\$ 3,150
Family max. out-of-pocket [coinsurance]	\$ 3,150	\$ 6,300

HOSPITAL BENEFITS

Hospital expense	80%	60%
Hospital emergency	80%	60%

PHYSICIAN BENEFITS

Office visit, including specialist <i>co-pay</i>	100% \$20	60%
Preventative exam	100%	N/A
Other physician fees	80%	60%
Teladoc or 98point6 physician visit	100%	N/A

OTHER BENEFITS

Ambulance	80%	80%
Home health care	80%	80%
Mental health and substance abuse inpatient	80%	60%
Mental health and substance abuse outpatient <i>co-pay</i>	100% \$ 20	60%

Dental Coverage

Preventative services	100%	Individual deductible	\$25
Basic work	80%	Maximum family deductible	\$75
Major work	50%	Individual annual limit*	\$2,000
Orthodontics	50%	<i>Lifetime maximum</i>	\$1,500

Vision Coverage**

Examination	\$20 co-pay
Glasses frames	\$100 allowance, 20% off balance over \$100
Glasses lenses	\$20 co-pay, for standard plastic lenses
Contact lenses	\$80 allowance

Prescription Drug Coverage

	Generic	Brand	
		Formulary	Non-Formulary
Retail pharmacy (up to 30 days)	\$8 co-pay	\$40 co-pay	\$65 co-pay
Home delivery or Walgreens (90 days)	\$16 co-pay	\$85 co-pay	\$140 co-pay

*Benefit limit balance can be carried over to the next year for a maximum of \$4,000 per year. Restrictions apply.

**Refer to schedule of benefits for out-of-network coverages.

Bethany Benefit Service

A ministry of the Evangelical Covenant Church

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Important Plan Information: This group health plan is a “grandfathered health plan” under the Patient Protection and Affordable Care Act. As permitted by the PPACA, a grandfathered health plan might not include certain consumer protections of the PPACA that apply to other plans. However, Bethany Benefit Service far exceeds most minimum requirements for consumer protections in the Affordable Care Act. Please contact Bethany Benefit Service with questions.

For more information about us and our benefits packages, please visit CovChurch.org/benefits.

CALL **(800) 313-8955**