



# COVENANT BENEFITS

We focus on your benefits  
so **you can focus on**  
**your ministry.**

**GROUP BENEFITS PROGRAM 2022**

PROVIDING COMPREHENSIVE BENEFITS PACKAGES  
TO DENOMINATIONAL AND CONFERENCE STAFF,  
MISSIONARIES, LOCAL CHURCH  
AND CAMP STAFF, AND RETIREES.



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

Covenant 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. Covenant 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, Covenant 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.



## Who can participate?

The Covenant benefit program is available to benefits-eligible employees of Covenant churches, conferences, camps, missionaries, and other affiliates. 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. Covenant ministers serving in non-Covenant ministry are also eligible if they hold an active credential and have been approved by Ordered Ministry to service in a non-Covenant ministry or if they hold an inactive credential and whose employer has been approved as a voluntary participant of the Covenant Pension Trust or the Covenant associational 403(b)9 plan with GuideStone. (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 Covenant Benefits

- January 1 of any year
- At the start of their fiscal year
- When adopted into the Covenant
- 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.



### ENROLLMENT AND BENEFITS CHANGES

Contact Covenant Benefits 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.

### 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.

# 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

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

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.)*

## 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 Covenant 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-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 and Teladoc*—On-demand primary care visits are available through 98point6 to members who receive Medicare supplement benefits or opted out of medical coverage and available through Teladoc for members who are enrolled in medical coverage.

## COVERAGES

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

## Medical Coverage — PPO

	IN NETWORK	OUT OF NETWORK
<b>LIMITS</b>		
Individual deductible	\$ 400	\$ 800
Family deductible	\$ 800	\$ 1,600
Added deductible for failure to pre-qualify hospitalization	\$ 400	\$ 400
Max. out-of-pocket ( <i>coinsurance</i> )		
— INDIVIDUAL	\$ 1,800	\$ 3,600
— FAMILY MAX.	\$ 3,600	\$ 7,200
<b>HOSPITAL BENEFITS</b>		
Hospital expense	80%	60%
Hospital emergency	80%	60%
<b>PHYSICIAN BENEFITS</b>		
Office visit, <i>including specialist</i>	100% (\$20 CO-PAY)	60%
Preventative exam	100%	N/A
Other physician fees	80%	60%
Teladoc or 98point6 primary care visit	100%	N/A
<b>OTHER BENEFITS</b>		
Ambulance	80%	80%
Home health care	80%	80%
Mental health and substance abuse		
— INPATIENT	80%	60%
— OUTPATIENT	100% (\$20 CO-PAY)	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

FORMULARY	GENERIC	BRAND	
		FORMULARY	NON-
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.



*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, Covenant Benefits far exceeds most minimum requirements for consumer protections in the Affordable Care Act. Please contact Covenant Benefits with questions.

FOR MORE INFORMATION please visit [covchurch.org/benefits](http://covchurch.org/benefits). | CALL (800) 313-8955

