2026 Covenant Benefits Medicare Supplement Plan

Covenant Benefits offers a Medicare Supplement Plan for retiring employees enrolled in Covenant Benefits and other Covenant credentialed ministers and active employees in specific circumstances. If their employer has fewer than 20 total employees (including all part-time and full-time W-2 employees), an employee or their spouse's medical coverage can be changed to Covenant Benefits' Medicare Supplement Plan when they become Medicare-eligible due to age. (Subject to approval. Contact Covenant Benefits for more information.)

You must be enrolled in Medicare A and B to be enrolled in the Covenant Benefits Medicare Supplement Plan. Premium rates are lower than regular rates to reflect the change. Family members who are not eligible for Medicare due to age may be enrolled in Covenant Benefits' regular health plans while a family member is enrolled in the Medicare Supplement Plan.

COVENANT BENEFITS MEDICARE SUPPLEMENT PLAN

Blue Cross Blue Shield PPO network

OUT-OF-POCKET COSTS*

Deductible	$400
Coinsurance after deductible	20%
Maximum out of pocket	$2,700
Primary care physician	$20
Specialist physician	$25
Teladoc urgent care visit	$0

PRESCRIPTION COSTS**

Generic drug	$8/$16
Preferred brand 30-day/90-day	$40/$85
Non-preferred brand 30-day/90-day	$65/$140
Specialty 30-day/90-day	$100/$225

MONTHLY PREMIUM RATES***

Active employee	$475
Active employee spouse	$461
Retiree	$449
Retiree spouse	$436

** Maximum out-of-pocket includes all in-network applicable deductible, copay, and coinsurance amounts. Applied after Medicare A & B paid and coordinated.*

*** Prescription coverage is creditable coverage for actively working employees and Medicare D EGWP plan for retirees. 90-day prescription fills available through Express Scripts mail order and Walgreens pharmacies.*

**** Charged monthly. Must be paid by employer while actively working, may be paid directly by check or ACH withdrawal when retired.*

INCLUDED IN THE COVENANT BENEFITS MEDICARE SUPPLEMENT PLAN ARE:

- Broad, nationwide Blue Cross Blue Shield PPO network.
- Preventive services and drugs covered 100%
- **Concierge service:** Healthcare and insurance is confusing. Our customer service model through Highmark Blue Cross Blue Shield is enhanced to provide additional support to assist with navigating complicated diagnoses, resolving claims issues, and answering coverage questions. If you need additional assistance, Covenant Benefits staff is more than happy to help.
- **Wellness rewards:** You and your enrolled spouse can earn $250 after completing simple actions to improve your health, outlined on myhighmark.com or the My Highmark app.
- **Virtual health:** Access to mental health professionals, dermatologists, and 24/7 primary care physicians through Teladoc.
- **Wellness discounts** through Blue365, including fitness center membership discounts.

COVENANT BENEFITS

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TOLL FREE: 800-313-8955
EMAIL: benefits@covchurch.org
WEB: covchurch.org/benefits

COVENANT BENEFITS ENROLLMENT ASSISTANCE
covbenefits.mybenefitchoice.com
Online portal, open enrollment assistance, policy updates
EMPLOYEE ASSISTANCE: 833-531-3006

Retiree Benefits

Moving into retirement or Medicare can be confusing, but Covenant Benefits would like to make it simpler for you.

Listed below are answers to a few questions you may be asking.

You have 30 days after the end of the month in which you retire to apply for retiree benefits through Covenant Benefits. If you were enrolled in Covenant Benefits immediately before you retired and your spouse is still working, you may also choose to join your spouse's employee health insurance plan and enroll in retiree benefits within thirty days of your spouse's retirement. If your employer does not purchase Covenant Benefits coverage, but you are vested in the Covenant Pension Plan, you may enroll in Covenant Benefits when you retire, when your spouse retires, or when you begin withdrawing from the Covenant Pension Fund.

When you enroll in retiree benefits, your benefits package will change in the following ways:

- If you are 65 or older and have not already changed to the Medicare supplement plan, you must enroll in Medicare B and your medical coverage will be changed to the Medicare supplement plan.
- If you are 65 or older, your prescription coverage will change to Covenant Benefits' Medicare D EGWP policy.
- Dental and vision benefits offerings remain the same. You may choose to remain enrolled or opt out of these benefits.
- You are no longer eligible for life and long-term disability benefits when you are no longer working full time. However, you may convert your life insurance policy to an individual policy paid directly to Unum at age-based rates. Please contact Covenant Benefits for details. Also, if you are retiring due to health concerns, please contact Covenant Benefits to discuss filing a long-term disability claim.

Medicare

MEDICARE A

There is usually no cost associated with enrolling in Medicare A. You may enroll on the first day of the month of your 65th birthday (if your birthday is the first of the month, Medicare can begin one month before your birthday month). Note that HSA contributions are not permitted when enrolled in Medicare, so if you are enrolled in an HSA plan (like the Covenant Standard HSA Plan or the Covenant Value Plan) and will not be switching to a Medicare supplement plan, you may be able to to delay Medicare A enrollment.

MEDICARE B

This is only required if Medicare will be your primary medical insurance payor. This means Medicare will pay the covered portion of your medical claims first and Covenant Benefits' Medicare Supplement Plan will pay the remaining covered portion. Medicare will be your primary payor if:

- You are enrolled in retiree benefits.
- You work for a ministry that employs less than 20 individuals for at least 32 weeks of the calendar year (all W-2 earning employees are counted) and have received approval from Medicare. Contact Covenant Benefits for more information.

MEDICARE D

Medicare D is prescription insurance. While actively working, you are not required to enroll in Medicare D. If you are enrolled in Covenant Benefits retiree benefits, you are automatically enrolled in Medicare D through Express Scripts and do not need to find an alternate Medicare D prescription plan. If you prefer to find an alternate Medicare D plan, your plan through Express Scripts will be automatically canceled, but your premium rate will not be reduced.

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