



DATE: September 24, 2018

TO: Evangelical Covenant churches, camps, conferences and affiliates

FROM: Christina Kempe, Fredrik Wall and Paul Hawkinson

RE: 2019 rates

Bethany Benefit Service health insurance rates for 2019 will increase by 3.0% and benefit levels will remain the same with no benefit decreases. Life and long-term disability premiums will remain flat.

In our 25th year of service to the Evangelical Covenant Church, we are pleased to continue to keep our rate increases consistent and modest while providing high-quality, comprehensive insurance packages to churches, camps and affiliates for their staff. **Broader medical market trend increases are estimated at 6-7% for 2019.** Our lower proposed increase reflects both an intentional stewardship of our resources as well as subsidy to the plan from denominational reserves.

While other plans often mask their cost containment in increased deductibles and copays, Bethany Benefit Service is not changing core coverage levels yet again in 2019. In fact, enhancements will be made to our plan that are described below that strive to decrease members' out-of-pocket costs, increase access to preventive care, and simplify premium payment.

Benefit Enhancements

In recent years, Bethany Benefit Service has enhanced the insurance package with:

- SmartShopper: Pays you cash for "shopping" for certain tests and procedures
- Teladoc: A telemedicine service that is free for members to use
- Fitness Your Way: A fitness center membership program
- Discounted three-month prescriptions at Walgreens pharmacies
- Monthly premium payment instead of quarterly
- Enhanced opioid abuse protection and maintenance programs for diabetes and pulmonary patients

In 2019, Bethany Benefit Service will enhance the insurance package with:

- \$0 copay preventive visits
- Increased dental maximum benefit
- Electronic access to premium invoices

2019 Monthly Premium Rates

Effective January 1, 2019:

Single health package	\$ 644
Family health package	\$1,725
Medicare supplement package	\$ 399

Life and long-term disability premiums are required at an additional cost to full-time employees. These rates remain the same in 2019.

These rates include medical, prescription, dental and vision benefits. For more information, download the complete rate sheet on our webpage.

When comparing Bethany Benefit Service to others, it is important to remember the **comprehensive variety and high-quality nature of coverage** that is included in the health insurance rate—low-deductible Blue Cross Blue Shield PPO, prescriptions, dental and vision are all included. Take time to review the enclosures for more information.

We are blessed and honored to be able to serve you in your ministry.

On behalf of the Covenant Board of Pensions and Benefits,



Christina Kempe
Benefit Administrator



Fredrik Wall
Director of Finance and
Benefit Administration



Paul Hawkinson
Executive Director of
Finance

W: www.covchurch.org/benefits/insurance

E: bethany@covchurch.org

P: (800)313-8955

F: (773)784-2249