



*Benefits with a Choice*

## Covenant Employee Benefits

As a Covenant pastor or ministry staff person, you have the opportunity to select from three health insurance plan options for your benefits. Log onto [covbenefits.mybenefitchoice.com](http://covbenefits.mybenefitchoice.com) or call 833-531-3006 to select your benefit choices.

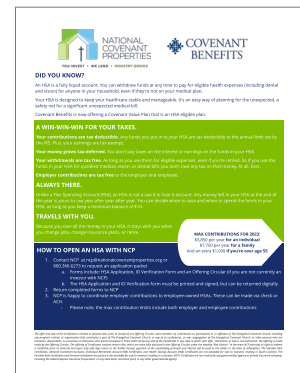
### What's the same?

#### All plans have:

- Broad, nationwide Blue Cross Blue Shield PPO network
- Preventive services and drugs covered 100%
- Concierge service
- Wellness rewards: earn cash for completing simple tasks to learn about your health and stay on track with preventive care
- Medical policy: the same services are covered by all plans and the total cost is the same, but you will pay different amounts based on the plan you choose
- Prescription formulary: the same prescriptions are covered by all plans and the total cost is the same, but you will pay different amounts based on the plan you choose
- Teladoc: access to primary care physicians, dermatologists, and mental health providers via telephone and video

### What's different?

- The amount covered by insurance and paid by the employee
- The premium cost charged to the employer (and most likely a payroll deduction for the higher plan(s) and/or a Health Savings Account contribution for the Value Plan, depending on your employer's policies)
- The availability of **Health Savings Account contributions** if you meet IRS requirements (only available in conjunction with the Covenant Value Plan): you can make your own contributions to your Health Savings Account to add tax-advantaged savings to your pocket for future use on medical expenses.



*Covenant Benefits is now offering a Covenant Value Plan that is an HSA eligible plan.*



## Medical and Prescription

Choose from three health insurance options tailored to meet a variety of preferences and needs.

	Covenant Plus Plan	Covenant Standard Plan	Covenant Value Plan (HSA eligible)
MEDAL LEVEL	PLATINUM	GOLD	SILVER
<b>Out-of-Pocket costs*</b>			
Deductible	\$400	\$2,000	\$6,250
Family Deductible	\$800	\$4,000	\$12,500
Coverage percentage after deductible	80%	80%	100%
Maximum Out-of-Pocket	\$2,700	\$5,500	\$6,250
Family Maximum Out-of-Pocket	\$5,400	\$11,000	\$12,500
Primary Care Physician	\$20	\$35	deductible
Specialist Physician	\$20	\$45	deductible
<b>Prescription costs**</b>			
Generic 30-day/90-day	\$8/\$16	\$8/\$16	deductible
Preferred brand 30-day/90-day	\$40/\$85	\$40/\$85	deductible
Non-preferred brand 30-day/90-day	\$65/\$140	\$75/\$160	deductible
Specialty 30-day/90-day	\$100/\$225	\$125/\$280	deductible

\*Maximum out-of-pocket includes all in-network applicable deductible, copay and coinsurance amounts.

\*\*90-day prescription fills available through Express Scripts mail order and Walgreens pharmacies.

**The plan you choose is determined by your needs and preferences.** The Value Plan, when partnered with a Health Savings Account, can offer an income tax savings and the potential to grow savings for future years, especially if your employer adds a contribution to your HSA on your behalf. If you prefer to pay copays for your prescriptions instead of accumulating toward your deductible at the beginning of the year, the Plus or Standard Plan may be for you.

**You can research what your prescription drugs and upcoming medical procedures may cost by logging onto [express-scripts.com](http://express-scripts.com) and [highmarkbcbs.com](http://highmarkbcbs.com).** This will help you determine your estimated out-of-pocket costs for the year. When you take your estimated costs and your contribution to the premium cost into account, you can make an educated decision on which plan is right for you.



## Dental, Vision, & Hearing Benefits

### Dental Coverage

#### Delta Dental PPO & Premier networks

- Enhanced benefits for certain conditions including diabetes, pregnancy, periodontal disease, certain high-risk cardiac conditions, certain conditions which suppress the immune system, and cancer-related radiation & chemotherapy
- Maximum benefit balance can carry over to the next year if enrolled the entire previous year and filed at least one claim

Deductible	\$25
Family Deductible Maximum	\$75
Maximum Benefit (per person annually)	\$2,000
Lifetime Orthodontic Maximum (per person)	\$1,500
Preventive Services	100%
Basic Services	80%
Restorative Services	50%
Orthodontic Services	50%

### Vision Coverage

#### EyeMed Access network

Exam copay	\$20
Frames	\$100 allowance, then 20% off
Glasses Lenses	\$20 copay (\$65 progressives)
Contact Lenses	\$80 allowance

### Hearing Discount Program

#### Amplifon (no additional cost)

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



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## ***Life, Disability, and Other Benefits***

Benefits listed below are available through Covenant Benefits for all full-time staff (working at least an average of 30 hours per week). **All benefits-eligible full-time employees must enroll in these benefits unless specific arrangements have been made.**

### **Life Coverage**

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Double indemnity for accidental death & dismemberment.  
Waiver of premium for certain disabilities.  
Options to convert to individual life insurance policy at termination of employment or retirement.

### **Long-term Disability Coverage**

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Elimination period . . . . . 90 days  
Benefit payment based on salary . . . . . 60%, up to 70% with other earnings  
Continued health insurance . . . . . Up to 24 months  
Continued retirement contributions . . . . 100% if licensed Covenant minister

### **Employee Assistance Program**

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*(No additional cost for full-time employees)*

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**

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*(No additional cost for full-time employees)*

Includes no-cost emergency medical evacuation, passport retrieval assistance, hospital admission assistance, and more through Assist America.