

**2025  
Open Enrollment**  
October 15–November 15

*Register for the  
Oct. 16 webinar  
to learn more  
and ask questions.*



# Covenant Employee Benefits

## Open Enrollment

Now is the time to select your benefits that will start January 1, 2025! **Open enrollment is October 15 to November 15—this is the time period you will be able to log onto the member portal to select your benefits.** If you do nothing, your benefits selections will continue as they are into 2025 (ex. *Covenant Plus Plan stays enrolled in Covenant Plus Plan—you need to select the Covenant Premier Plan to keep the same deductible in 2025*).

You will only be able to change your selections after November 15 if you experience a qualifying event (*new job, new baby, spouse loses their coverage, etc.*).

- Choose the “enroll now” button, then “step by step” to go through all options.
- If your employer has not provided your payroll deductions, all health plan options will show as \$0. Please check with your employer to confirm if all plan options are available and whether payroll deductions apply.
- If you are eligible for life insurance, be sure to add life insurance beneficiaries in “beneficiaries”.
- Check your benefits look as you expect in “confirmation”.

## TO SELECT YOUR BENEFITS

Go to [covbenefits.mybenefitchoice.com](https://covbenefits.mybenefitchoice.com)

- Select “register” if you have not yet created a login. To reset your username and password, select “Need Help?”



## WEBINAR REGISTRATION

**Need help?** Scan code to register for Oct 16 webinar or call our support line at 833-531-3006.

[covchurch.org/benefits/rates](https://covchurch.org/benefits/rates)



# COVENANT BENEFITS

COVENANT BENEFITS ENROLLMENT ASSISTANCE

[covbenefits.mybenefitchoice.com](https://covbenefits.mybenefitchoice.com)

Online portal, open enrollment assistance, policy updates

EMPLOYEE ASSISTANCE: 833-531-3006

8303 W. Higgins Road; Chicago, IL 60631

TOLL FREE: 800-313-8955

EMAIL: [benefits@covchurch.org](mailto:benefits@covchurch.org)

WEB: [covchurch.org/benefits](https://covchurch.org/benefits)

# Health Insurance Choices

**As a Covenant pastor or ministry staff person, you have the opportunity to select from five health insurance plan options.**

## Five Covenant Health Insurance Plan Options — Blue Cross Blue Shield PPO Network

	COVENANT PREMIER	COVENANT PLUS	COVENANT STANDARD	COVENANT STANDARD HSA	COVENANT VALUE HSA
<b>MEDAL LEVEL</b>	<i>Platinum</i>	<i>Platinum</i>	<i>Gold</i>	<i>Gold</i>	<i>Silver</i>
<b>Out-of-Pocket costs*</b>					
Deductible	\$400	\$800	\$2,500	\$2,500	\$6,750
Family deductible	\$800	\$1,600	\$5,000	\$5,000	\$13,500
Coinsurance after deductible	20%	20%	20%	20%	0%
Maximum out of pocket	\$2,700	\$2,700	\$5,500	\$6,250	\$6,750
Family max out of pocket	\$5,400	\$5,400	\$11,000	\$12,500	\$13,500
Primary care physician	\$20	\$25	\$35	DEDUCTIBLE	DEDUCTIBLE
Specialist physician	\$25	\$45	\$70	DEDUCTIBLE	DEDUCTIBLE
<b>Prescription costs**</b>					
Generic drug	\$8/\$16	\$8/\$16	\$8/\$16	DEDUCTIBLE	DEDUCTIBLE
Preferred brand 30-day/90-day	\$40/\$85	\$40/\$85	\$40/\$85	DEDUCTIBLE	DEDUCTIBLE
Non-preferred brand 30-day/90-day	\$65/\$140	\$65/\$140	\$75/\$160	DEDUCTIBLE	DEDUCTIBLE
Specialty 30-day/90-day	\$100/\$225	\$100/\$225	\$125 /\$280	DEDUCTIBLE	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 Covenant Standard HSA and Value HSA Plans, when partnered with a **Health Savings Account (HSA)**, 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. You can open an HSA with National Covenant Properties (NCP), a ministry of the Evangelical Covenant Church, and start earning tax-free interest right away. NCP is happy to work with you and your church to receive employer contributions, payroll deductions, and direct individual contributions.

Some limitations apply—review IRS requirements before opening and contributing to an HSA to confirm eligibility. If you prefer to pay copays for your prescriptions and physician office visits instead of accumulating toward your deductible at the beginning of the year, the Covenant Premier, Covenant Plus, or Covenant 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 [myhighmark.com](http://myhighmark.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.



## What's Included

### ALL FIVE HEALTH PLANS HAVE:

- **Broad, nationwide Blue Cross Blue Shield PPO network.**
- **Preventive services and drugs covered 100%.**
- **Concierge service:** Healthcare and insurance is confusing. If you need additional assistance, Covenant Benefits staff is more than happy to help.
- **Wellness rewards:** Earn \$250 after completing simple actions to improve your health, outlined on myhighmark.com or the My Highmark app.
- **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.
- **Virtual health:** Access to mental health professionals, dermatologists, and 24/7 primary care physicians via online platform.
- **Self-guided mental health resources** via Spring Health, accessible on myhighmark.com or the My Highmark app.
- **Diabetes & hypertension programs,** including free equipment and health coaching, through Livongo.
- **Free virtual physical therapy** through Sword Health
- **Wellness discounts** through Blue365.
- **Health coaching & care navigation** through Highmark Blue Cross Blue Shield.

# Dental, Vision, and Hearing Package

## 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.

<b>Deductible</b> . . . . .	\$25
<b>Family Deductible Maximum</b> . . . . .	\$75
<b>Maximum Benefit</b> . . . . .	\$2,000 <i>(per person annually)</i>
<b>Lifetime Orthodontic Maximum</b> . . . . .	\$1,500 <i>(per person)</i>
<b>Preventive Services</b> . . . . .	100%
<b>Basic Services</b> . . . . .	80%
<b>Restorative Services</b> . . . . .	50%
<b>Orthodontic Services</b> . . . . .	50% <i>(lifetime maximum benefit: \$1500)</i>

## Vision Coverage

### EYEMED ACCESS NETWORK

<b>Exam copay</b> . . . . .	\$20
<b>Frames</b> . . . . .	\$100 allowance, then 20% off
<b>Glasses Lenses</b> . . . . .	\$20 copay <i>(\$65 progressives)</i>
<b>Contact Lenses</b> . . . . .	\$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.

*It's not just transactional, it feels like we're actually on mission together. This is the way Covenant Benefits helps me to be the best that I can be for the mission that God has me on.*

MICHAEL THOMAS  
Senior Pastor  
Radiant Church, Seattle, WA



# Life, Disability, and Other Benefits

**Benefits listed below are available as a package for all full-time staff.** All benefits-eligible full-time employees must enroll in these benefits unless specific arrangements have been made.

## Life Coverage

To age 65	\$100,000
Age 65-69	\$65,000
Age 70-74	\$50,000
Age 75+	\$36,000

- Double indemnity for accidental death and 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

**Elimination Period:** 90 days

**Benefit Payment Based on Salary:** 60%  
(up to 70% with other earnings)

**Continued Health Insurance:** Up to 24 month

**Continued Retirement Contributions:** 100% if licensed Covenant minister receiving 12.5% retirement contributions from their employer before disability.



## Employee Assistance Program

(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. Call 800-854-1446 or go to [www.unum.com/lifebalance](http://www.unum.com/lifebalance).

## Travel Assistance

(NO ADDITIONAL COST FOR FULL-TIME EMPLOYEES)

Includes no-cost emergency medical evacuation, passport retrieval assistance, hospital admission assistance, and more through Assist America. Download the Assist America app and enter reference number 01-AA-UN-762490 to activate and request assistance.

### HIGHMARK BLUE CROSS BLUE SHIELD

*Medical provider network search, wellness rewards program, estimated costs of medical services, claims information, download insurance card, health coaches, and care navigation*

**TOLL FREE:** 844-363-0067

**WEB:** [myhighmark.com](http://myhighmark.com)

**MOBILE APP:** My Highmark

### EXPRESS SCRIPTS

*Prescription drug cost search, order prescriptions for delivery*

**TOLL FREE:** 800-892-5130

**WEB:** [express-scripts.com](http://express-scripts.com)

**MOBILE APP:** Express Scripts