



COVENANT BENEFITS

A MINISTRY OF THE EVANGELICAL COVENANT CHURCH



The Simple Choice.
The Covenant Choice.

2026 BENEFITS PACKAGE A comprehensive benefits package administered by the Evangelical Covenant Church for Covenant churches and affiliated ministries to provide employee benefits to their pastors and staff.

PASTOR AND MINISTRY STAFF OPEN ENROLLMENT: OCTOBER 14-NOVEMBER 14, 2025



Dear Partners in Ministry,

Greetings from the Covenant Benefits team! Covenant Benefits is a ministry of the Covenant Church that provides Covenant churches and other affiliated ministries with a simple avenue for accessing and offering high-quality employee benefits. Premiums paid to Covenant Benefits directly pay for Covenant pastors' and ministry staff's medical expenses. It's a tangible way you care for your leaders and co-laborers.

Covenant Benefits works hard to provide a benefits package that protects our members well, meets regulatory requirements, is easy to access, and is attentive to the needs presented to us by Covenant churches and affiliated ministries. Thank you for allowing us to serve you.

If your ministry does not yet offer insurance coverage to your staff through Covenant Benefits, please contact us to have a conversation about how we can support you.

On behalf of the Covenant Board of Pensions and Benefits,

A handwritten signature in cursive script, reading "Christina Kempe".

Christina Kempe, DIRECTOR OF COVENANT BENEFITS

A photograph of a woman in a grey sweater serving food from a tray to an older man in a dark jacket. They are in a church setting with other people in the background. A yellow banner is overlaid at the bottom of the image.

Covenant Benefits can provide your pastors and staff with the support they need to continue their vital work in your community.

2026 Updates

Five Health Insurance Plans Offer Flexibility

All five health insurance plan options include the Blue Cross Blue Shield PPO network, with 100% coverage on preventive services and multiple enhancements to improve health and make healthcare navigation easier (as described on page 5), so you can be confident that your ministry staff will be able to access and pay for medical care when they need it.

We encourage you to be as generous as possible when sharing the cost of health insurance with your ministry staff and communicate this benefit as an important part of their compensation package.

Health Insurance Premium Update

Due to the consistent release of new medications and other medical advances, the cost of medical care is always on the rise. Thankfully, Covenant Benefits has thus far met our goal of breaking even in 2025 to be able to pay for medical claims without reducing our limited reserves. Premiums for health insurance will increase by 9% in 2026 to meet ever-increasing medical costs and continue the break-even trajectory. There are no changes to the out-of-pocket limits for any of the five health plans, so your ministry staff will continue to have the same level of benefits for the coming year.

Dental, Vision & Hearing Package Update

We performed a complete RFP (Request for Proposal) bid process for our dental, vision, and hearing package. The dental insurance landscape is going through shifts with more dentists choosing not to contract with insurance companies as in-network providers. Our focus during this process was improving access to in-network dentists while keeping costs, both to the plan and the patient, similar or lower. After a thorough review of several detailed proposals from alternate insurance companies, we determined continuing coverage through Delta



Dental was the best choice for the Covenant. Alternate options would require large portions of insured individuals and families to begin a relationship with a new dentist in order to receive in-network care, which does not solve the issue of our current network concerns. We will continue to encourage Delta Dental to broaden their network while offering fair and reasonable payments and fees.

Delta Dental's suggestion for Covenant Benefits' premium increase is 12.9% due to increased claims costs, but we will only be increasing premiums by 9% for 2026.

Life & Long-term Disability Insurance Premium Update

Premiums have not increased in almost twenty years and will again remain flat. We are grateful for these rich benefits that protect your ministry staff and your budget in the most difficult circumstances. We are able to keep these premiums low because of our requirement for all full-time, benefits-eligible employees to be enrolled in them. Thank you for caring for your eligible employees by making sure they are enrolled in these important benefits.

Priorities in the Next Year

Strengthening Covenant connections and providing learning opportunities: We're excited to connect with you face-to-face at Covenant denominational events, conference annual meetings, and other onsite visits to learn about your unique needs and provide learning opportunities. Building genuine relationships with Covenant churches, affiliated ministries, and their staff is at the heart of what we do.



The Covenant Board of Pensions & Benefits continues its thorough review of financial history, healthcare trends, and the needs of Covenant churches and affiliated ministries in 2026.

We provide these resources for you and your ministry and are focused on continuing to provide **high-quality** insurance benefits at premium rates Covenant churches and ministries can afford.

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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



Medical and Prescription

To provide employees flexibility and choice, we offer five health insurance options tailored to meet a variety of preferences and needs.

ALL FIVE HEALTH INSURANCE OPTIONS INCLUDE:

- **Blue Cross Blue Shield PPO:** Broad, nationwide network
- **Preventative services and drugs covered 100%**
- **Concierge service**
- **Wellness rewards:** \$250 to members and their enrolled spouses after completing simple steps toward improved health
- **Telemedicine:** Virtual access to mental health professionals, dermatologists, and 24/7 primary care physicians
- **Diabetes & hypertension support:** No-cost programs providing free equipment and health coaching
- **Virtual physical therapy:** No-cost virtual physical therapy
- **Opioid abuse prevention**
- **Wellness discounts** through Blue365
- **Health coaching and care navigation**

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

	COVENANT PREMIER	COVENANT PLUS	COVENANT STANDARD	COVENANT STANDARD HSA***	COVENANT VALUE HSA***
Medal Level	Platinum	Platinum	Gold	Gold	Silver
Out-of-Pocket costs*					
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
Prescription costs**					
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	\$100/\$280	DEDUCTIBLE	DEDUCTIBLE
Monthly Premium rates***					
Employee only	\$1,052	\$1,025	\$932	\$907	\$815
Employee + child(ren)	\$2,360	\$2,294	\$2,085	\$2,026	\$1,825
Employee + spouse	\$2,621	\$2,553	\$2,321	\$2,258	\$2,031
Family	\$2,808	\$2,735	\$2,485	\$2,419	\$2,176

*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.

***Charged monthly to employer. Agreed-upon employee contributions toward monthly premiums must be recovered by payroll deduction.

Dental, Vision, & Hearing Package

MONTHLY PREMIUM RATES

Employee Only = \$70 | Employee + Child(ren) = \$162 | Employee + Spouse = \$140 | Family = \$218

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	\$2,000 (per person annually)
Lifetime Orthodontic Maximum	\$1,500 (per person)
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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I'm grateful that there's a real awareness of mental health as part of the overall health benefits for pastors.

HOLLIS KIM

Director of Ministerial Health & Connections — Northwest Conference



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

MONTHLY PREMIUM RATE

To age 65	\$100,000	\$23.00
Age 65-69	\$65,000	\$14.95
Age 70-74	\$50,000	\$11.50
Age 75+	\$36,000	\$8.28

- 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

MONTHLY PREMIUM RATE

Licensed Covenant Minister	\$1.06
per \$1000 annual salary	
Non-licensed Employee	\$0.91
per \$1000 annual salary	

Elimination Period: 90 days

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

Maximum Benefit: \$11,750/month

Continued Health Insurance: Up to 24 months

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.

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.

Providing Covenant Benefits to Your Ministry Staff

EMPLOYER POLICIES & RECOMMENDATIONS

Who Can Enroll?

All Covenant churches, conferences, camps, and any other ministry affiliated with the Covenant may enroll their employees in Covenant Benefits. If a church or ministry chooses to enroll their employees in Covenant Benefits, minimum participation requirements must be followed, as outlined below.

Covenant ministers serving in non-Covenant ministry are also eligible if they hold an active credential and have been approved by their regional conference office to serve in a non-Covenant ministry or if they hold an inactive credential and their church

or ministry has been approved as a voluntary participant of the Covenant Pension Trust. Premium payment must be made by the church or ministry. *(Contact us for more details and any needed clarification.)*



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Churches who provide Covenant Benefits to their staff really show how much they care for their people.

BRANDI SANDERS

Manager of Global Personnel Serve Globally



Minimum Participation Requirements

Churches and ministries who wish to enroll staff in Covenant Benefits must meet minimum participation requirements to be eligible. This policy helps the Covenant to provide high-quality benefits at a reasonable premium rate to all Covenant churches and ministries. At least 75% of benefits-eligible employees must be enrolled (*does not apply to ministers serving outside the Covenant*). The 75% count only includes employees who are hired in a position that has been assigned as a “benefits-eligible” position. Employees who are enrolled in life and long-term disability benefits but waive medical coverage because they are enrolled in their spouse or parent’s employer health plan or they are enrolled in a government-subsidized health plan (*i.e. veterans’ benefits, Medicaid, etc.*) are included in the 75% count. 100% participation is preferred—where all employees who are eligible for benefits are enrolled and waive health coverage only if they have it through their spouse or parent’s employer health coverage or are enrolled in a government-subsidized health plan (*i.e. veterans’ benefits, Medicaid, etc.*). **100% participation of your ministry’s benefits-eligible staff ensures all employees are receiving the coverage included in their compensation package and can receive the benefits of them in cases of emergency or need.**

Who is “Benefits-Eligible”?

Each church or ministry chooses which positions are “benefits-eligible” and counted toward the minimum participation requirement. For example, you may choose to offer benefits to all staff working at least 30 hours per week, or your budget may allow you to only offer benefits to pastoral or non-hourly staff. The Covenant encourages all churches and affiliated ministries to be as generous as possible when choosing how and to whom to offer benefits so your employees are cared for and protected when they and their families experience physical or mental hardship.



Which Benefits Are Required?

Employees working 30 hours or more per week who are considered “benefits-eligible” must enroll in life and long-term disability benefits but may opt out of dental and vision benefits (*unless alternate employer-level arrangements have been made with Covenant Benefits*). Employees working less than 30 hours are not eligible for life and long-term disability benefits.

Employees 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*) or if they are eligible for government-subsidized health insurance (*i.e., veterans’ benefits, Medicaid, etc.*).

How to Administer More Than One Health Insurance Plan Option

Offering more than one health insurance plan to your pastors and staff can add a new dimension to your benefits package, but most employees are grateful to have a choice in their healthcare. Covenant Benefits is ready to help you navigate how to offer multiple health plan options to your employees.

Covenant Benefits’ suggestion is to set a budgeted dollar amount for each family tier and allow employees to choose the plan they want. If they choose a plan with a greater premium than the budgeted dollar amount, they will reimburse the employer for the difference through payroll deduction. (*Payroll deductions for health and dental premiums can be withheld pre-tax if you have a “premium only plan” (POP) document on file.*) If they choose a plan with a lower premium than the budgeted dollar amount, the employer can provide the difference to the employee in a tax-advantaged savings option, such as a Flexible Spending Account (*with*

the Covenant Premier, Covenant Plus, or Covenant Standard Copay Plan— \$500 annual employer non-matching contribution limit) or a Health Savings Account (Covenant Standard HSA or Covenant Value HSA Plan). Covenant Benefits does not offer tax-advantaged savings options, but is able to provide recommendations for vetted vendors. For example, National Covenant Properties provides an HSA and would be grateful to work with you.

Another option is to cover a determined percentage of the premium that is paid by the church or ministry and the employee pays the remainder as a payroll deduction.

Covenant Benefits assumes life and long-term disability premiums are 100% employer paid - these suggestions are regarding health and dental coverages only. Covenant Benefits cannot provide tax or financial advice, but these are suggestions that have been used successfully at Covenant ministries.

Transferring or Continuing Benefits When Employment Ends

If an employee relocates from one church or participating ministry to another, benefits can transfer without interruption. If an employee or dependent becomes ineligible for coverage through the church or ministry, coverage will be canceled at the end of the month in which the event occurred, 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 retires, they may enroll in Covenant Benefits' retiree health insurance package, which includes Medicare supplement, Medicare D, dental, and vision coverage.

Medicare

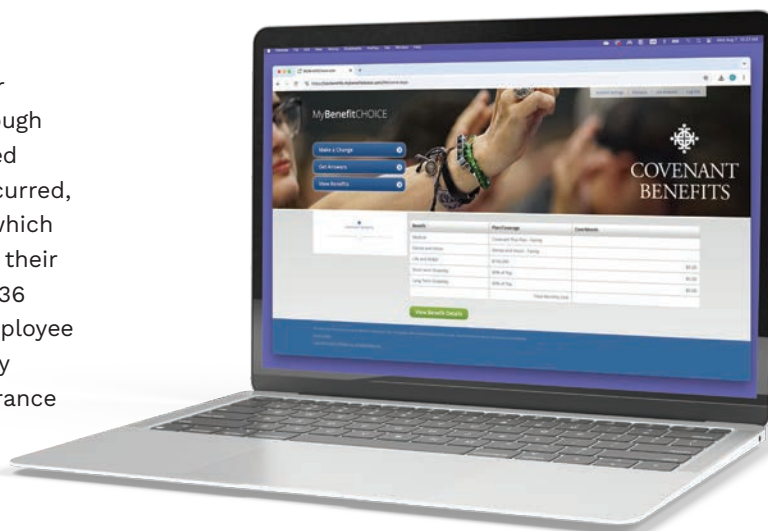
If a church or ministry has fewer than 20 total employees (*including all part-time and full-time W-2 employees*), an employee's medical coverage can be changed to Medicare supplement when they become Medicare-eligible due to age (*subject to Medicare approval*). The employee or their spouse's coverage is changed to the Medicare supplement plan (*most similar to the Covenant Premier Plan*), and the premium rate is reduced to reflect the change (*Medicare supplement rate if single, combination of Medicare supplement rate and regular rate if additional family members are*

insured). This opportunity provides cost savings to both the church or ministry and Covenant Benefits. Please contact Covenant Benefits for instructions.

Premium Billing

Premiums for all employees' benefits are consolidated monthly and auto-withdrawn by ACH near the 10th of the month from the church or ministry's bank account by our billing partner, Milliman. Several days before withdrawal, a summary total and detailed premium outline are sent via email to employer email contact(s) of choice. Premium details are provided in Excel format for flexible sorting and copying capabilities.

If the withdrawal is returned, a second attempt will be made by Covenant Benefits before the end of the month. If the total premium is a credit amount, an ACH payment will be made to the bank account on file by Covenant Benefits before the end of the month.



Pastors & ministry staff can log onto covbenefits.mybenefitchoice.com to select their benefits for 2026 and request changes throughout the year.

Open Enrollment Procedure

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Oct. 14
to
Nov. 14

If your ministry does not yet partner with Covenant Benefits and is excited to get started in 2026, please complete the simple form to send your information securely at bit.ly/CovBenefits-Eligibility by October 1, 2025, or contact us for assistance. We will send your employees the instructions to review benefits available to them, add personal information such as dependents and life insurance beneficiaries, and select their health and dental plans.

If your ministry's staff is already enrolled in Covenant Benefits, you do not need to do anything.

*We will automatically send emails and a mailing with the employee resource flyer and instructions for reviewing and changing benefits for 2026. **If employees do nothing, the same benefits will continue into 2026.** They will only have an option to change plan selections after open enrollment if they have a qualifying life event, such as enrolling in or losing their spouse's employee health insurance program, getting married, or having a baby.*

If you need to add or remove employees who are newly eligible or leaving employment, please complete the simple form to send the request securely at bit.ly/CovBenefits-Eligibility.



COVENANT BENEFITS

MAIL: 8303 W. Higgins Road; Chicago, IL 60631

TOLL FREE: 800-313-8955

EMAIL: benefits@covchurch.org

WEB: covchurch.org/benefits

Covenant Benefits Enrollment & Billing

Online portal, open enrollment assistance, policy updates

covbenefits.mybenefitchoice.com

EMPLOYEE ASSISTANCE: 833-531-3006

EMPLOYER ASSISTANCE: covenantbenefits.support@milliman.com

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

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MOBILE APP: My Highmark

Express Scripts

Prescription drug cost search, order prescriptions for delivery

TOLL FREE: 800-892-5130

WEB: express-scripts.com

MOBILE APP: Express Scripts