



COVENANT BENEFITS

PASTOR AND MINISTRY STAFF

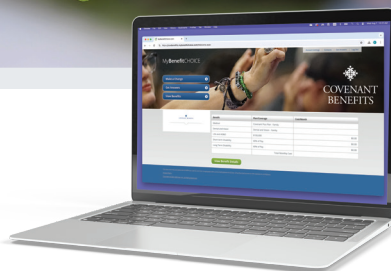
2027 OPEN ENROLLMENT

OCT. 16 – NOV. 16, 2026

Scan to register
for the Oct. 16
webinar or call
our support line
at 833-531-3006
to learn more and
ask questions.



Now is the time
to select your
benefits that will
start January 1, 2027!



**Open enrollment is Oct. 16 to
Nov. 16—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 2027 (i.e., Covenant Plus Plan stays enrolled in Covenant Plus Plan). You will only be able to change your selections after November 16 if you experience a qualifying event (new job, new baby, spouse loses their coverage, etc.).

*“Our goal is to make navigating healthcare
easier for pastors and ministry staff
so that they can focus on what God
has called them to do.”*

CHRISTINA KEMPE
DIRECTOR OF COVENANT BENEFITS

**To select your benefits, go to
covbenefits.mybenefitchoice.com**

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



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***
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**					
30-day/90-day:					
Generic drug	\$8/\$16	\$8/\$16	\$8/\$16	DEDUCTIBLE	DEDUCTIBLE
Preferred brand	\$40/\$85	\$40/\$85	\$40/\$85	DEDUCTIBLE	DEDUCTIBLE
Non-preferred brand	\$65/\$140	\$65/\$140	\$75/\$160	DEDUCTIBLE	DEDUCTIBLE
Specialty	\$100/\$225	\$100/\$225	\$125/\$280	DEDUCTIBLE	DEDUCTIBLE

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

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

***These health insurance plans are qualified high deductible health plans that are eligible to be partnered with a Health Savings Account.



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](https://www.express-scripts.com) and [myhighmark.com](https://www.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. 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.
- **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 My Highmark 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 Teladoc Health.
- **Free virtual physical therapy** through Sword Health.
- **Wellness discounts** through Blue365, including fitness center membership discounts.
- **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 and chemotherapy. Register at deltadentalil.com or call Delta Dental to receive additional cleanings each year
- **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
<i>(per person annually)</i>	
Preventive Services	100%
Basic Services	80%
Restorative Services	50%
Orthodontic Services	50%
<i>(lifetime maximum benefit: \$1,500 per person)</i>	

Vision Coverage

EYEMED ACCESS NETWORK*

Exam Copay	\$20
Frames	\$100 allowance, then 20% off
Gafas	\$20 copay
<i>(\$65 progressives)</i>	
Contact Lenses	\$80 allowance

*See schedule of benefits for out-of-network reimbursement rates.

Hearing Discount Program

AMPLIFON

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



Life, Disability *and other* Benefits

All benefits-eligible full-time employees must enroll in these benefits unless specific arrangements have been made.

Term Life and AD&D

To age 65	\$100,0000
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

Elimination Period: 90 days

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

Maximum Benefit: \$11,750 mensuale

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. Call **800-854-1446** or go to 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.**



COVENANT BENEFITS

COVCHURCH.ORG/BENEFITS

Covenant Benefits

General inquiries, escalation, and advocacy

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

Covenant Benefits Enrollment

Online portal, open enrollment assistance, policy updates

covbenefits.mybenefitchoice.com

TOLL FREE: 833-531-3006

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

MOBIL APP:
My Highmark

Express Scripts

Prescription drug cost search, order prescriptions for delivery

TOLL FREE:
800-892-5130

WEB:
express-scripts.com

MOBIL APP:
Express Scripts