COVENANT BENEFITS

A MINISTRY OF THE EVANGELICAL COVENANT CHURCH

MEDICARE SUPPLEMENT

2027 PLAN



Medicare and retirement can be confusing, but Covenant Benefits would like to simplify it for you.

Covenant Benefits offers a Medicare Supplement Plan for retiring employees enrolled in Covenant Benefits and other actively working pastors and ministry staff in certain circumstances. If their employer has fewer than 20 total employees (including all part-time and full-time W-2 employees), an employee or their spouse's medical coverage can be changed to Covenant Benefits' Medicare Supplement Plan when they become Medicare-eligible due to age.

(Subject to approval. Contact Covenant Benefits for more information.)

You have 30 days after the end of the month in which you retire to apply for retiree benefits through Covenant Benefits. If you were enrolled in Covenant Benefits immediately before you retired and your spouse is still working, you may also choose to join your spouse's employee health insurance plan and enroll in retiree benefits within 30 days of your spouse's retirement. If your employer does not purchase Covenant Benefits coverage, but you hold an active Covenant ministerial credential at the time you retire, you may enroll in Covenant Benefits when you retire.

Covenant Benefits Medicare Supplement

BLUE CROSS BLUE SHIELD PPO NETWORK

Included in the Supplement Plan:

- Broad, nationwide Blue Cross Blue Shield PPO network.
- Preventive services and drugs covered 100%.
- **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.
- **Virtual health:** Access to mental health professionals, dermatologists, and 24/7 primary care physicians through Teladoc.
- **Wellness discounts** through Blue365, including fitness center membership discounts.
- **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.

OUT-OF-POCKET COSTS*

Deductible	$400
Coinsurance after deductible	20%
Maximum out of pocket	$2,700
Primary care physician	$20
Specialist physician	$25
Teladoc urgent care visit	$0

PRESCRIPTION COSTS**

30-day/90-day:

Generic drug	$8/$16
Preferred brand	$40/$85
Non-preferred brand	$65/$140
Specialty	$100/$225

MONTHLY PREMIUM RATES***

ACTIVE EMPLOYEE = $489
ACTIVE EMPLOYEE SPOUSE = $474
RETIREE = $462
RETIREE SPOUSE = $449

* *Maximum out-of-pocket includes all in-network applicable deductible, copay, and coinsurance amounts. Applied after Medicare A & B paid and coordinated.*

** *Prescription coverage is creditable coverage for actively working employees and Medicare D EGWP plan for retirees. 90-day prescription fills available through Express Scripts mail order and Walgreens pharmacies.*

*** *Charged monthly. Must be paid by employer while actively working, may be paid directly by check or ACH withdrawal when retired.*

The ABD's of Medicare

You must be enrolled in Medicare A and B to be enrolled in the Covenant Benefits Medicare Supplement Plan. Premium rates are lower than regular rates to reflect the change. Family members who are not eligible for Medicare due to age may be enrolled in Covenant Benefits' regular health plans while a family member is enrolled in the Medicare Supplement Plan.

MEDICARE A usually has no cost associated with enrollment. You may enroll on the first day of the month of your 65th birthday (if your birthday is the first of the month, Medicare can begin one month before your birthday month). Note that HSA contributions are not permitted when enrolled in Medicare.

MEDICARE B is only required if Medicare will be your primary medical insurance payor. Medicare will be your primary payor if:

- You are enrolled in retiree benefits.
- You serve at a ministry that is considered a small employer and have received approval.*

MEDICARE D is prescription insurance. While actively working, you are not required to enroll in Medicare D. If you are enrolled in Covenant Benefits retiree benefits, you are automatically enrolled in Medicare D through Express Scripts and do not need to find an alternate Medicare D prescription plan.

**CONTACT COVENANT BENEFITS FOR MORE INFORMATION.*

Dental, Vision, *and* Hearing Package

Dental, vision, and hearing are not included in the Medicare Supplement plan, but are available to both active employees and retirees.

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
(per person annually)
Preventive Services 100%
Basic Services 80%
Restorative Services 50%
Orthodontic Services 50%
(lifetime maximum benefit: $1,500 per person)

Vision Coverage

*EYEMED ACCESS NETWORK**

Exam Copay $20
Frames . . . . $100 allowance, then 20% off
Glasses Lenses . . . . . $20 copay
($65 progressives)
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.

MONTHLY PREMIUM RATES

EMPLOYEE ONLY = $70
EMPLOYEE + CHILD(REN) = $162
EMPLOYEE + SPOUSE = $140
FAMILY = $218

Transition to retirement

"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



When you enroll in retiree benefits, your benefits package will change in the following ways:

- If you are 65 or older and have not already changed to the Medicare supplement plan, you must enroll in Medicare B and your medical coverage will be changed to the Medicare supplement plan.
- If you are 65 or older, your prescription coverage will change to Covenant Benefits' Medicare D EGWP policy.
- Dental and vision benefit offerings remain the same. You may choose to remain enrolled or opt out of these benefits.
- You are no longer eligible for life insurance benefits when you stop working full-time; however, you may convert your life insurance policy to an individual policy paid directly to Unum at age-based rates. Please contact Covenant Benefits for details.
- You are no longer eligible for long-term disability benefits when you stop working full-time. If you are retiring due to health concerns, please contact Covenant Benefits to discuss filing a long-term disability claim.

COVENANT BENEFITS

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

COVENANT BENEFITS ENROLLMENT AND BILLING
Online portal, policy and contact information changes, and premium billing assistance

covbenefits.mybenefitchoice.com

EMPLOYEE ASSISTANCE: 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

TOLL FREE: 844-363-0067
WEB: myhighmark.com
MOBILE APP: My Highmark

EXPRESS SCRIPTS
Prescription drug cost search, order prescriptions for delivery

ACTIVELY WORKING EMPLOYEES: 800-892-5130
RETIREES: 800-236-4782
WEB: express-scripts.com
MOBILE APP: Express Scripts