



DATE: October 9, 2017

TO: Evangelical Covenant churches, camps and conferences

FROM: Christina Kempe, Fredrik Wall and Paul Hawkinson

RE: 2018 rates

Bethany Benefit Service health insurance rates for 2018 will increase by 3.0%. Life and long-term disability premiums will remain flat.

Bethany Benefit Service continues to offer outstanding insurance coverage with yearly increases that are lower than industry trends. While other plans often mask their cost containment in increased deductibles and copays, Bethany Benefit Service is not changing core coverage levels yet again in 2018. In fact, enhancements will be made to our plan that are described below that strive to decrease members' out-of-pocket costs.

Bethany Benefit Service Objectives

- To provide high-quality benefits on a cost-effective basis for Evangelical Covenant Church ministers, staff workers, missionaries, and retirees, along with their eligible dependents.
- To preserve the financial viability of the benefit program in a way that reflects good stewardship.
- To provide prompt attention and service to all ECC constituents with regards to their health, life and disability insurance needs.

In comparing Bethany Benefit Service to others, it is important to remember the **comprehensive variety and high-quality nature of coverage** that is included in the health insurance rate—low-deductible Blue Cross Blue Shield PPO, prescriptions, dental and vision are all included.

Benefit Enhancements

In recent years, Bethany Benefit Service has enhanced the insurance package with:

- Teladoc: A telemedicine service to allow members to receive medical care by phone with a licensed physician anywhere in the United States at no cost.
- Fitness Your Way: A wellness option offered through Blue365 to enroll in a discounted fitness center program.

- Blue Distinction Centers: Deductible waived and coverage increased from 80% to 90% at facilities and hospitals with this award for certain procedures and diagnoses.
- Women’s health: Coverage for birth control enhanced and coverage for breast pumps for pregnant mothers added.

In 2018, Bethany Benefit Service will enhance the insurance package with:

- Discounted three-month prescriptions at Walgreens pharmacies.
- SmartShopper: Pays you cash for “shopping” for care/certain services. More info coming soon.
- Electronic access to premium invoices.
- Enhanced, concierge-style customer service with Highmark Blue Cross Blue Shield.
- Facebook page to keep members and churches updated with benefit updates and wellness articles.

2018 Monthly Premium Rates

Effective January 1, 2018:

Single health package	\$ 625
Family health package	\$1,675
Medicare supplement package	\$ 388

Life and long-term disability premiums are required at an additional cost to full-time employees. These rates remain the same in 2018.

These rates include medical, prescription, dental and vision benefits. For more information, download the complete rate sheet on our webpage.

We are blessed and honored to be able to serve you in your ministry.

On behalf of the Covenant Board of Pensions and Benefits,



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