

ELCA-Primary Health Benefit Changes for 2017

As the church prepares to kick off a new year of ministry, Portico offers the following benefit news to help members and sponsoring organizations complete our required Annual Enrollment process again this fall, and plan for next year.

- **As the next step in the ELCA wellness reformation, Portico is introducing a new way to deliver health benefits in 2017.** We believe our new approach will help plan members navigate the complicated health care landscape and limit the growth of health care cost increases.
- **New for 2017, ELCA-Primary health plan members will have access to Portico Care Coordinators by Quantum Health,** a team of nurses and benefit specialists who can help plan members use their benefits with an eye to both quality and cost.
- **Baseline health contributions will increase by 5% for 2017, our lowest increase in four years,** as a result of:
 - Anticipated savings from our new approach to delivering health benefits
 - A renegotiated contract with Express Scripts, our prescription drug administrator
 - The decision to build the 1% discount tied to health assessment participation directly into the rate, given that all eligible employers earned the discount in 2015 and 2016

Note: Contributions also increase by about 2% each year as plan members age. They also increase if a member's defined compensation increases.
- **To support this new approach, Portico will transfer the medical and mental health claims administrator role** to Blue Cross and Blue Shield of Minnesota's wholly-owned third-party administrator, BlueLink TPA. BlueLink will process claims and continue to offer the same Blue Cross preferred provider (PPO) network — no need for plan members to change doctors. Likewise, plan member deductibles, out-of-pocket levels, and the opportunity to earn \$400 wellness dollars won't change.
- **Disability contributions will decrease from 3.5% to 3.0% of defined compensation.** Rates for basic group life insurance, retiree support, and minimum required retirement contributions will remain the same.

Learn More

Custom Comparison Report

This report shows the ELCA benefits your organization currently purchases, and estimates its costs for 2017. Portico has designed this to be your organization's go-to resource to guide benefit decisions during the required 2017 Annual Enrollment process. Ask your organization's registered EmployerLink user to sign in to *EmployerLink.PorticoBenefits.org* and access your organization's report.

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“A Closer Look at 2017 Health Benefits and Rates”	Visit https://vimeo.com/179248679 to watch the replay of this 30-minute webinar for an overview of 2017 contribution rates, perspective on key health care cost-drivers, and a preview of what ELCA-Primary plan members can expect from Care Coordinators next year.
Have Questions?	Contact the Portico Customer Care Center at 800.352.2876 or mail@PorticoBenefits.org .