



Greetings from Portico!

As your congregation prepares for a new year of ministry, I wanted to provide you and other church council leaders with key information to help you budget for 2020 benefits. Together, you'll need to select the ELCA-Primary health benefit option for 2020 when Annual Enrollment starts in early October.

### **2020 ELCA Rate Changes**

Portico's Board of Trustees has approved an average baseline health contribution rate increase of 4% for sponsoring organizations. This rate increase is the lowest in six years — thanks in part to member participation in cost-saving programs tailored to the community's unique needs.

Next year, Portico will introduce new ways for ELCA-Primary members to save on out-of-pocket costs and strengthen their emotional well-being. In addition, ELCA-Primary members reliant on some of the most expensive specialty prescription drugs will see relief through lower copayments. The new offerings are the latest in Portico's decade-plus effort to deliver innovative, wellness-focused benefits that both improve health *and* contain costs for the community.

With the continued expansion of personalized programs for ELCA-Primary members, the opportunity to earn wellness dollars in 2020 will be \$200 per eligible participant. The new year will not bring any increases to ELCA-Primary member deductibles, copayments, coinsurance, or out-of-pocket maximum amounts. For sponsored members with ELCA Medicare-Primary Standard option benefits, Medicare Advantage hospital and medical out-of-pocket cost limits and prescription drug cost-share amounts will also remain unchanged. You can read more at [porticobenefits.org/2020rates](http://porticobenefits.org/2020rates).

Your congregation's Custom Comparison Report will be available to registered users on EmployerLink, and I encourage decision-makers in your organization to review it in August. The report contains cost estimates and provides the information needed to complete Portico's required Annual Enrollment process in October. (Plan members will complete their individual Annual Enrollment in November.)

As always, the Customer Care Center is happy to answer questions or provide assistance, at **800.352.2876** or [mail@PorticoBenefits.org](mailto:mail@PorticoBenefits.org).

Enjoy the blessings of summer.

Peace,

Stacy A. Kruse  
Chief Operating and Financial Officer