



Evangelical  
Covenant  
Order  
OF PRESBYTERIANS

# 2012/13 EMPLOYEE BENEFIT PROGRAM OVERVIEW

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*Confidential Property of Benefit Services Group*



BENEFIT • SERVICES • GROUP



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- Benefit Plan Coverage
- Cost to Church and Employees
- Grant Assistance Program (GAP)
- Transition Process

# ECO Mission and Objective



## **We believe healthy ministry grows from healthy leaders!**

We are committed to offering a comprehensive benefits package that protects you and your family as you serve.

Our benefit program objective is to provide an affordable program for all eligible employees inclusive of:

- Comparable rates and benefits to the current Church employee benefit program
- Access to quality healthcare providers and facilities
- ENCOURAGE IMPROVEMENT OF HEALTH

# Full Participation

ECO's goal is to make available affordable and comprehensive health insurance coverage for Pastors and Church staff. To accomplish this goal, it is imperative all Churches support the ECO Health and Welfare plans.

Health Insurance is a key benefit provided by all major denominations in the U.S. today. A majority of these programs require full participation from their member Churches. By having the full participation requirement, the ECO program will capture enough membership to be viable in today's medical insurance marketplace.

# Church Plan Requirements

- Benefits and provisions as defined within the contract between the Church and the ECO.
- Provisions:
  - Agree to contribute at least 100% of the Core medical plan's employee only coverage
    - Pastors (Dependent coverage will be provided by the Church)
    - Full time Church staff, unless the Opt-Out provision is exercised
  - Agree to contribute 100% of:
    - Basic Life/AD&D
    - Short Term Disability / Long Term Disability
    - Employee Assistance Program
  - Agree to offer as part of the employer benefit program
    - Voluntary Dental and Voluntary Vision (100% paid by Pastors and Employees)
    - Flexible Spending Account (FSA)
    - Voluntary Benefits



## Inception Plan Year: April 1, 2012 – March 31, 2013

Required ECO Offerings	Church Leadership (Pastors, ECO Staff / Executive Team)	Church Staff
Medical	Full Participation	Opt-Out available
Dental	Full Participation	Full Participation
Vision	Offered	Offered
Employee Assistance Program	Full Participation	Full Participation
Basic Life	Full Participation	Full Participation
Short-Term Disability	Full Participation <sup>1</sup>	Full Participation <sup>1</sup>
Long-Term Disability	Full Participation	Full Participation
Wellness	Full Participation	Full Participation
Voluntary Programs	Offered	Offered
Long Term Care	Offered	Offered
Flexible Spending Account	Offered	Offered

<sup>1</sup> STD can be self-administered via sick leave, PTO, or insurance program

# ECO Benefit Plan Provisions

Eligibility for the ECO employee benefit program would encompass:

- Eligible Active employees: Pastors & Church Staff
- Hours per week: Four alternatives available:
  - **Full Time**
    1. 25 hours
    2. 30 hours
    3. 35 hours
    4. 40 hours
  - **Part Time**

Minimum of 25 hours
- Waiting Period: Date of hire
- Termination Date: End of the month
- Dependent Children: Covered up to the age of 26



These provisions would be the same across all benefits offered by the church.

Continuation Coverage will be available for the medical, dental, vision, and FSA plans.

Pastors moving between churches will have the incoming church responsible for assisting in the cost of their Continuation Coverage to avoid lack of coverage.





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# 2012/13 Benefit Program



- About Your Benefits
- Medical, Dental, Vision Insurance
- Health and Wellness information
- STD and LTD Insurance
- Life and AD&D Insurance
- Voluntary Plans
- And more...



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## 2012/13 EMPLOYEE BENEFITS PROGRAM

We believe healthy ministry grows from healthy leaders. We are committed to offering a comprehensive benefits package that protects you and your family as you serve. When our individual lives are healthy and balanced, we are best equipped to advance the mission of making disciples of Jesus Christ.

What's Inside

CONTENTS	PAGE #
Evangelical Covenant Order Benefit Program	1
Full Participation	1
Benefits At-A-Glance	1
Medical Coverage	2
Network Access	3
Dental Coverage	4
Vision Coverage	4
Basic Life / AD&D Coverage	5
Voluntary Life / AD&D Coverage	5
Disability Coverage	5
Value Added Programs Available	6
Benefits Enrollment Overview	7
How Do I Participate in the ECO Employee Health and Welfare Program?	7
ECO Service Partners	7



# Medical – Cigna Healthcare

Cigna is the fourth largest carrier in the U.S. with coverage in over 29 countries. Cigna's mission is to help customers improve their health, well-being and sense of security.

The plans' comprehensive medical coverage, wellness and preventive care includes:

- 100% coverage for many routine check-up, cancer screening and immunizations
- On-line tools
  - Provider network access
  - Medical and pharmacy cost estimators
  - Researching symptoms and treatment options
  - Claims resources such as Explanation of Benefit
  - Statements



To find a network provider, please access [www.cigna.com](http://www.cigna.com)

Find a Provider and select the **Open Access Network**

If you reside or obtain care in an area which **does not** have a network, you are eligible to enroll in an out of area medical plan which duplicates the benefits within the Core (EPO) medical plan. You will not be penalized for the lack of network providers if you meet the qualifications for your network area.

# Medical Plan Highlights

- Coverage provided through Cigna Healthcare
- National network of providers ([www.cigna.com](http://www.cigna.com) – Find a Doctor, select Open Access Plus as the network)
- Triple option – one (1) Core plan and two (2) Buy-Up options
- Core plan is comparable to the Board of Pensions medical plan
- Buy-Up options are available based on the healthcare needs of you and your family members
- There are no pre-existing limitations
- Unlimited lifetime maximum on all plans
- Emergent coverage is covered regardless of where the treatment was obtained
- Specialist referral is not required
- Walgreens is an in-network pharmacy
- Deductibles and Out of Pocket maximums will be credited from your prior plan with Cigna



# Medical Plan (Core Plan)

2012/13 Plan Year	BOP Plan (Current)	EPO Plan (New)
<b>Network Coverage</b>	<b>In- Network Coverage</b>	<b>In-Network Only</b>
<b>Preventive Care</b>	100%, No Deductible	100%, No Deductible
<b>Office Visits</b>	PCP: \$25 Copay Specialist: \$45 Copay	PCP: \$25 Copay Specialist: \$45 Copay
<b>Lab / X-Ray</b>	Deductible then 20%	Deductible then 20%
<b>Emergency Room</b>	Deductible then 20%	\$200 Copay
<b>Deductible</b>	Variable by Salary	\$1,000 / \$2,000
<b>Coinsurance</b>	80% / 20%	80% / 20%
<b>Out of Pocket Max (includes deductible)</b>	Variable by Salary	\$3,000 / \$6,000

# Medical Plan (Core Plan)

2012/13 Plan Year	BOP Plan (Current)	EPO Plan (New)
<b>Network Coverage</b>	<b>In-Network</b>	<b>In-Network Only</b>
<b>Inpatient Services</b>	Deductible then 20%	Deductible then 20%
<b>Outpatient Services</b>	Deductible then 20%	Deductible then 20%
	<b>Prescription Drugs (Advantage Rx Formulary)</b>	
<b>Tier 1 / Generic</b>	\$8 Copay	\$8 Copay
<b>Tier 2 / Brand Formulary</b>	30% of cost (min of \$20 to \$100 max)	\$40 Copay
<b>Tier 3 / Brand Non-Formulary</b>	50% of cost (min of \$50 to \$150 max)	\$70 Copay
<b>Tier 4 Specialty</b>	Subject to Formulary Status	\$150 Copay
<b>Mail Order</b>	2.5x Retail Copays	

# Medical Plans (Buy-Up Options)

2012/13 Plan Year	OAP (Buy-Up #1)		OAP (Buy-Up #2)	
Network Coverage	Network	Non-Network	Network	Non-Network
Preventive Care	100%, No Deductible	Deductible then 40%	100%, No Deductible	Deductible then 50%
Office Visits	PCP: \$25 Copay Specialist: \$50 Copay	Deductible then 40%	PCP: \$30 Copay Specialist: \$60 Copay	Deductible then 50%
Lab / X-Ray	Deductible then 20%	Deductible then 40%	Deductible then 20%	Deductible then 50%
Emergency Room	\$200 Copay		\$250 Copay	
Deductible	\$500 / \$1,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Coinsurance	80%	60%	80%	50%
Out of Pocket Max (includes deductible)	\$2,000 / \$4,000	\$4,000 / \$8,000	\$4,000 / \$8,000	\$8,000 / \$16,000

# Medical Plan (Buy-Up Options)

2012 /13 Plan Year	OAP Buy-Up #1	OAP Buy-Up #2
<b>Network Coverage</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Inpatient Services</b>	Deductible then 20%	Deductible then 20%
<b>Outpatient Services</b>	Deductible then 20%	Deductible then 20%
	<b>Prescription Drugs (Retail)</b>	
<b>Tier 1 / Generic</b>	\$8 Copay	\$10 Copay
<b>Tier 2 / Brand Formulary</b>	\$25 Copay	\$35 Copay
<b>Tier 3 / Brand Non-Formulary</b>	\$50 Copay	\$60 Copay
<b>Tier 4 Specialty</b>	\$100 Copay	\$120 Copay
<b>Mail Order</b>	2.5x Retail Copays	



# Monthly Medical Plan Costs

2012/13 Plan Year	Core Plan (EPO)	Small Church Support Fee	Total
Employee Only	\$562.03	\$20.00 *	\$582.03
Employee / Spouse	\$1,180.26	\$20.00 *	\$1,200.26
Employee / Child(ren)	\$1,067.86	\$20.00 *	\$1,087.86
Employee / Family	\$1,686.09	\$20.00 *	\$1,706.09

The Small Church Support Fee applies to each eligible Full-Time Employee at the Church, regardless of their enrollment on the Medical plan.

# Contribution Strategy

Medical Plans	Core (EPO)	Buy-Up (PPO #1)	Buy-Up (PPO #2)
Offering	Full Participation	Buy-up from Core plan	Buy-up from Core plan
Employer Contribution – Pastors and Family	100% of coverage	Buy-up from Core plan	Buy-up from Core plan
Employer Contribution – Church Staff	100% of single coverage	Difference from Core Plan	Difference from Core Plan
Employee Contribution – Church Staff	Church decides on the contribution towards dependent cost	Church decides on the contribution towards dependent cost	Church decides on the contribution towards dependent cost
Wellness Program	Employees are required to complete a health risk assessment	Employees are required to complete a health risk assessment	Employees are required to complete a health risk assessment

# Grant Assistance Program (GAP)

**What Is It:** The Grant Assistance Program (GAP) is available to the Church to provide benefits for the Pastors and Church Staff currently enrolled on the BOP medical plan prior to your transition date of joining the ECO.

**Whose It Available To:** The GAP offers assistance for qualified participants based on the availability of funds.

**What Resources It Provides:**

- *Pastoral Premium Assistance - Helps pay premium for lower income pastors*
- *Healthcare Hardship Assistance - Helps pay catastrophic claims towards the Deductible and Out of Pocket Maximum*

**How to Obtain:** To apply for a grant, the participant will complete an application form.

# Dental Plans (Cigna)

2012 Plan Year	DMO (Plan #1)	PPO (Plan #2)		PPO (Plan #3)	
		Network	Non-Network	Network	Non-Network
Network	Network Only	Network	Non-Network	Network	Non-Network
Deductible	None	\$50 / \$150	\$50 / \$150	\$50 / \$150	\$50 / \$150
Deductible Applies	N/A	Basic and Major		Basic and Major	
Annual Max	None	\$1,000		\$1,500	
Diagnostic / Preventive	Copay schedule from \$0 - \$50	100%, No Deductible	80%, No Deductible	100%, No Deductible	80%, No Deductible
Basic Services	Copays range from \$17 - \$110	Deductible then 80%	Deductible then 60%	Deductible then 80%	Deductible then 60%
Major Services	Copays range from \$100 - \$515	Deductible then 50%	Deductible then 40%	Deductible then 50%	Deductible then 40%
Orthodontia	Copays range from \$195 - \$3,330	Not Covered		50% up to \$1,000	

# Monthly Dental Plan Costs

## Voluntary Rates – 100% Paid by Pastors and Employees

2012/13 Plan Year	DMO	PPO #1	PPO #2
Employee Only	\$11.58	\$36.81	\$43.21
Employee / Spouse	\$22.49	\$69.94	\$82.10
Employee / Child(ren)	\$23.41	\$77.30	\$90.74
Employee / Family	\$37.17	\$110.43	\$129.63

# Monthly Dental Plan Costs

**Contributory Rates – Church contributes at least 50% of the Employee only rate**

2012/13 Plan Year	DMO	PPO #1	PPO #2
Employee Only	\$19.97	\$31.82	\$36.33
Employee / Spouse	\$36.85	\$60.46	\$69.02
Employee / Child(ren)	\$45.45	\$66.82	\$76.28
Employee / Family	\$66.76	\$95.46	\$108.98

# Vision Plan (EyeMed)

2012 Plan Year	Vision Plan – EyeMed (Select Network)	
Network	Network	Non-Network
Eye Exam	\$10 Copay, Once every 12 months	Reimbursement, Once every 12 months
Lenses	\$25 Copay, Once every 12 months	Reimbursement, Once every 12 months
Frames	\$130 allowance, Once every 24 months	Reimbursement, Once every 24 months
Contact Lenses	\$130 allowance, Once every 12 months	Reimbursement, Once every 12 months

# Monthly Vision Plan Costs

2012/13 Plan Year	Voluntary Rates (Pastors and Employees Pay 100% or rates)	Contributory (Church pays between 25% - 80% of the single rate)
Employee Only	\$5.64	\$4.86
Employee / Spouse	\$10.71	\$9.23
Employee / Child(ren)	\$11.27	\$9.71
Employee / Family	\$16.57	\$14.28



# Life and Disability Plans

2012 Plan Year	Benefit Plan – CIGNA Group Insurance	
	Plan #1	Plan #2
<b>Basic Life / AD&amp;D</b>	<b>Pastors:</b> Flat \$152,000 (inclusive of housing allowance) <b>Church Staff:</b> 1X annual salary	<b>Pastors:</b> Flat \$152,000 (inclusive of housing allowance) <b>Church Staff:</b> 2X annual salary
<b>Voluntary Life / AD&amp;D</b>	<b>Employee:</b> \$10,000 increments, Guarantee Issue up to \$100,000 <b>Spouse:</b> \$5,000 increments, Guarantee Issue up to \$25,000 <b>Child:</b> \$1,000 increments, Guarantee Issue up to \$10,000	
<b>Short Term Disability <sup>1</sup></b>	60% benefit, 30 day elimination period, 90 day benefit <b>Pastors:</b> \$1,200 per week <b>Church staff:</b> \$875 per week	60% benefit, 30 day elimination period, 180 day benefit <b>Pastors:</b> \$1,200 per week <b>Church staff:</b> \$875 per week
<b>Long Term Disability</b>	60% benefit, 90 day elimination period, 2 year own occupation benefit <b>Pastors:</b> \$5,000 per month <b>Church staff:</b> \$3,800 per month	60% benefit, 180 day elimination period, 2 year own occupation benefit <b>Pastors:</b> \$5,000 per month <b>Church staff:</b> \$3,800 per month

<sup>1</sup> STD can be self-administered via sick leave, PTO, or insurance program

# Life and Disability Plan Cost

2012/13 Plan Year	Life and Disability – Plan #1	Life and Disability – Plan #2
<b>Basic Life / AD&amp;D</b>	\$.20 per \$1,000 of coverage	\$.20 per \$1,000 of coverage
<b>Voluntary Life / AD&amp;D</b>	Varies by Age-banded Rates	
<b>Short Term Disability</b>	\$.12 per \$10 of benefit	\$.17 per \$10 of benefit
<b>Long Term Disability</b>	\$.315 per \$100 of benefit	\$.27 per \$100 of benefit

These rates are based on the individual's annual salary which includes the housing allowance for Pastors. The Basic Life / AD&D and Disability coverages are required to be paid by the Church.

**These benefits are provided at no cost to the Church, the Pastors, or their employees**

## Value – Add Benefits

Employee (Life) Assistance Program – Cigna Behavioral Health

Will Preparation – CIGNA WillPrep

Travel Assistance – Cigna Secure Travel

Wellness – 

We believe the best way to achieve long-term savings is to help people take ownership of their health and health spending. Combining the right health insurance plan with health and well-being solutions is a key part of our approach with Cigna and the benefit program.

By including health and well-being solutions to ECO's benefit program, we can help deliver:

- Healthier staff members who are more productive which helps Churches perform better in today's challenging environment by being able to focus more on their mission
- Noticeable and sustainable reductions in health insurance benefit costs

Our strategy for achieving healthy outcomes is driven by:

- Expanding opportunities – to make health information and service available to everyone
- Promoting wellness – to help individuals and their families take ownership of their own health

# Life Assistance Program (EAP)

The Life Assistance Program (also known as EAP) has trained professionals to work with you as you search for solutions to personal and workplace issues.

- The program is available to both you and your immediate family members.
- 3 confidential EAP sessions per issue per year.
- EAP professionals want to help you work through your concerns with an objective point of view.
- Start today by calling an EAP professional. EAP staff members are available 24 hours a day, 7 days a week, every day of the year by calling 1-800-538-3543 or you can access their website at [www.cignabehavioral.com/cgi](http://www.cignabehavioral.com/cgi)

# CIGNA Will Prep Center

- Nearly one in four (24%) of American adults say their biggest reason for not having a will is lack of sufficient assets
- Not having a will puts your family in the position of having to guess about how to manage your personal and financial assets after your death
- CIGNA's Will Center allows you to easily complete essential life and health legal documents online at no cost to **YOU**
- On their website ([www.CIGNAWillCenter.com](http://www.CIGNAWillCenter.com)), you have the ability to create your own personalized:
  - Last Will & Testament
  - Living Will
  - Healthcare Power of Attorney
  - Financial Power of Attorney
  - Medical Authorization for Minors
  - Plus Additional Information such as
    - Estate Planning
    - Identity Theft Information Kit



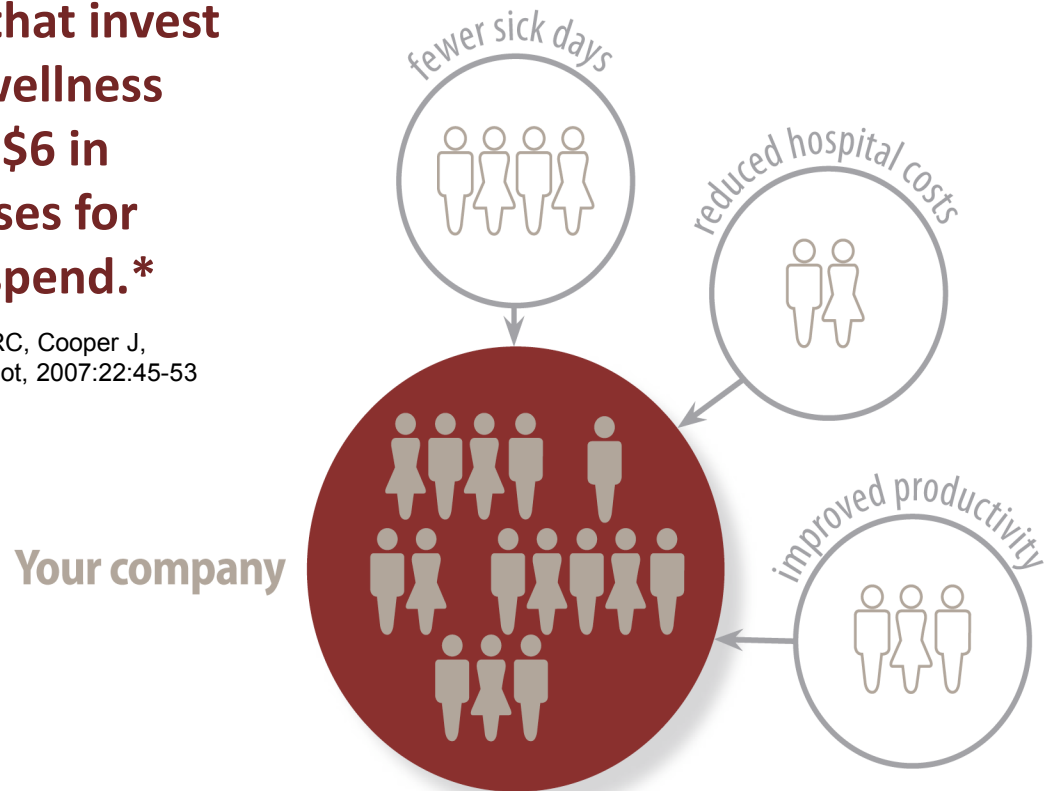
- Available to employees covered under the Cigna Accident insurance
- Provides emergency medical evacuation assistance and travel services when traveling 100 miles or more away from home
- Applicable for Church related travel, mission trips, or personal vacations
- Toll-free customer service center is available 24/7 and can even accept collect calls
- Services available to you:
  - Emergency medical evacuation
  - 24-hour multilingual assistance
  - Medical referrals
  - Prescription refill services
  - Assistance with lost or stolen items
  - Repatriation of remains
  - Upfront of cash up to \$10,000 to guarantee payment for needed medical expenses



# Why Health & Wellness

**Organizations that invest in health and wellness programs save \$6 in avoided expenses for every \$1 they spend.\***

\* Source: Mills PR, Kessler RC, Cooper J, Sullivan S. AmJHealthPromot, 2007:22:45-53



**Protecting your business by helping improve the health and well-being of your employees.**



## Professional enrollment counselors


- Personalized support inclusive of benefits
- Assist the Church and their employees with questions regarding the employee benefit program
- Assistance and guidance on benefit plan options and selection for the employee and their family

## Online enrollment tool *benefitsCONNECT*®

- 24x7 web enrollment capability
- Employees select their benefits through simple, paperless enrollment process
- Manage qualifying event changes throughout the year
- Save time and money with the efficiency of managing employee eligibility, elections and payroll connections in one system that provides direct reporting to each Church



The screenshot shows the benefitsCONNECT web interface. At the top, it says "benefitsCONNECT® Your complete benefits enrollment solution". Below that is a navigation bar with "SYSTEM MENU", "SELECT COMPANY", and "COMPANY MENU". The main content area shows "COMPANY Testco [4201] Employees: 10 Plan Designs: 6 Enrollment Status: Open Select Employee". Below this is the "COMPANY ADMINISTRATION MENU - TESTCO" with five icons: company administration, employee administration, benefits plan administration, company reporting, and company communications. Under "employee administration", there are links for "Add Employee", "Edit Employees", and "Delete Employees". Below that, there are links for "Review Employee Changes [79 pending]", "Review Children [3 pending]", "Set Login Status", and "Print Forms".

- Identify date for joining the ECO
  - Complete the Employee Health and Welfare Questionnaire
    - Must be submitted 60 days prior to the effective date of benefit coverage
    - Identify any potential lapses in coverage
- 
- Communicate open enrollment time frame to Pastors and Church staff
  - Access the ECO online, web-based enrollment system to enroll for benefit coverage
  - Provide information regarding the prior medical plans so deductible and out of pocket maximum credits can be applied

# Sample Transition Timeline

If you're planning to join ECO **April 1<sup>st</sup>**, please start working with us **NOW**. The steps for transitioning your benefits to the ECO program will be:

1. Turn in the Church Health & Wellness Questionnaire Form January 27, 2012
2. Complete Church Group Application February 1, 2012
3. Receive Church Group Set-up Package February 15, 2012
4. Employee Open Enrollment Period February 27 – March 9, 2012
5. Employee Benefit Plan Effective Date April 1, 2012

To avoid any lapses in coverage, please plan on joining the ECO effective April 1<sup>st</sup>. If your Church will be joining prior to April 1<sup>st</sup>, please contact BSG to discuss.

**If your Church will be joining the ECO after April 1<sup>st</sup>, please contact BSG for the transition schedule and timeline.**

**To obtain benefits through the ECO benefit program, you are required to provide 60 day advance notification to avoid any lapse in coverage.**