



ECO

A Covenant Order
of Evangelical
Presbyterians

2018 Church Benefits Guide

January 1, 2018 through December 31, 2018



NFP[®]

ECO Service Partners

NFP Corporate Services (CO), Inc. is your dedicated service partner for handling your employee benefits administration and questions. They are experts in the employee benefits industry, specializing in the on-line enrollment process and they are looking forward to supporting you and your employees covered under the ECO Employee Benefits Plan, in addition to providing support throughout the year. Contact information for NFP is:

NFP CORPORATE SERVICES (CO) INC.

NFP Office	Phone: 719-520-3232 Toll-Free: 866-417-9931 Fax: 719-520-5020	7350 Campus Drive, Suite 100 Colorado Springs, CO 80920 Website: www.nfp.com
Erin Kautzner ECO Account Manager	Direct: 719-314-3506	Erin.Kautzner@nfp.com
Kara Williams Finance	Direct: 719-314-3513	Kara.Williams@nfp.com
Mayra Cano Client Service Associate	Direct: 719-314-3516	Mayra.Cano@nfp.com
Tina Neuendorf Technical/Compliance	Direct: 719-314-3505	Tina.Neuendorf@nfp.com
Heidi Cottle Strategic Oversight	Direct: 719-314-3510	Heidi.Cottle@nfp.com

Believing that healthy ministry grows from healthy leaders, we are committed to offering a comprehensive health 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.

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ECO Employee Benefit Program

The leadership of ECO: A Covenant Order of Evangelical Presbyterians (the “ECO”) has approved a plan of employee health and welfare benefits (ECO Employee Benefits Plan), which each member church entity, by its acceptance of membership in the ECO, agrees to offer to all Church Pastors and Church Staff based on the terms of the Employee Benefit Appendix.

Submission of a completed Benefits Application will serve as the Church’s request to adopt the employee benefits of the ECO Plan under the terms of the Appendix. Upon approval of the Benefits Application by the ECO Health & Welfare Plan Committee, the Benefits Application will then become the Church’s Master Contract with the ECO in respect to employee health and welfare benefits.

Member Church Participation

A significant goal for the ECO is to offer Pastors and Church Staff a comprehensive, cost effective health insurance program. In order to accomplish this goal, it is essential for all Churches to support the ECO Employee Benefits Plan initiative. From our research, we identified health insurance to be a key benefit provided by all major denominations in the United States today with a majority of these programs requiring full participation from their member Churches. By implementing this full participation requirement, it provides the ECO with a larger membership base which contributes to competitive premium costs and a more stable employee benefits program.

ECO’s goal is to provide quality, affordable health insurance for Pastors and Church Staff. It’s critical that all Churches support the ECO insurance program.

The health of our leaders and church staff is a good indicator of our strength as an emergent organization within the Presbyterian denomination. The ECO leadership is committed to instilling a sense of health and wellness within its member churches; pursuing a health-focused membership with the tools available to assist each individual in achieving a life of good health and healthy habits.

Eligible Employees – All Benefits

For purposes of identifying Pastors and Full Time Employees eligible for Plan benefits, the Pastor and Full Time Employees classifications used by each Church will be the following:

- **Full Time Employees (“FT Church Staff”):** These are employees (other than “Pastors” as defined below) customarily scheduled to work the number of hours per week selected by the Church.
- **Part Time Employees (“PT Church Staff”):** These are employees customarily scheduled to work the number of hours per week selected by the Church, provided that the customary PT Church Staff scheduled hours must be less than 30 hours per week, but not less than 20 hours per week, and they must also be fewer than the customarily scheduled hours the Church requires for FT Church Staff. Churches are not required to extend benefits to PT Church Staff, but if extended, the ECO Plan benefits for which PT Church staff are eligible (and which are required to be offered if any benefits are extended) are those in the Table of Benefit Offerings, below.
- **Pastors:** These are the ordained ministers in called and installed positions employed by the Church. All Pastors are assumed to have customary hours at least equivalent to the FT Church Staff.
- **Retirees (“Retirees”):** An employee can achieve a Retiree status through satisfying a minimum age and participation requirement to be eligible for selected benefits in the Table of Benefit Offerings, below, under the ECO Plan. In meeting the definition for “Retiree” status, the employee has to satisfy the *Rule of Seventy*. The *Rule of Seventy* states the employee must have:
 - 1) Participated as an active employee member of the ECO Medical Benefit for at least five (5) continuous years* ending on the date of termination of active employee status (i.e., when the individual is indefinitely removed from the active employee payroll);
 - 2) Attained at least age fifty-five (55) at the time he or she ceased being an active employee;
 - 3) A combined result of seventy (70) when the individual’s age and years of participation* (both rounded down to whole integers) as an active employee of the ECO Medical Benefit at the time of termination of service are added together.

* Participation as an active employee under the PC(USA) Board of Pension medical plan will be considered toward the years of ECO Medical Benefit participation requirements for purposes of 1) and 3), above.

A Retiree will receive coverage through the end of the month of his or her 65th birthday and thereafter will no longer be eligible for the ECO Plan (including continuation of coverage).

Benefits At-A-Glance

This chart provides a snapshot of the available ECO Plan benefits, coverage dates and the source of the premium payment, whether it is the Church, the Employee or both.

TABLE OF BENEFIT OFFERINGS				
BENEFIT PLAN	COVERAGE BEGINS	CHURCH SPONSORED Church Pays a Portion of Benefit	VOLUNTARY Employee Pays for Benefit	WHO PAYS
Core Benefits				Pastor Church Staff
Medical/Rx	Date of Hire	✓		See Medical Plan Contribution Requirements below
Dental	Date of Hire	✓	✓	Offered on either a Contributory or Voluntary basis
Vision	Date of Hire	✓	✓	Offered on either a Contributory or Voluntary basis
Ancillary Benefits				
Basic Life/AD&D	Date of Hire	✓		100% Church paid
Voluntary Life/AD&D	Date of Hire		✓	100% Employee paid
Short Term Disability (STD)	Date of Hire	✓		100% Church paid
Long Term Disability (LTD)	Date of Hire	✓		100% Church paid
Employee Assistance Program (EAP)	Date of Hire	✓		100% Church paid

Medical Plan Contribution Requirements

ECO is happy to continue the following options for churches to consider regarding their Medical Plan contributions. The church may elect to contribute a **minimum** of one of the following options towards the monthly Employee Only Medical premium for the lowest Medical plan offered to Pastors and Church Staff.

- 85%
- 90%
- 95%
- 100%

Medical Coverage – Network Access

Network Offering through Anthem BC/BS and Cigna

ECO offers two medical networks to all churches which include Anthem BlueCross BlueShield (BC/BS) and Cigna.

ECO's continued growth supports our objective to provide quality, cost effective benefit programs to Pastors and Church Staff. As you have borne witness to over the past few years, ECO has faced internal and external obstacles such as:

- Healthcare Reform provisions (also known as the Affordable Care Act or Obamacare),
- State mandates and regulations,
- Transitional changes away from the Board of Pensions (BOP) and competing denominations.

What does this mean to you?

Your church is able to review the information to determine what medical network it will offer to its employees effective January 1, 2018.

The same six (6) medical plans currently offered are available through both the Cigna and Anthem BC/BS network options.

Finding A Provider – Anthem BC/BS

- Go to anthem.com/ca
- Select **Menu** on the left. Under *Care*, select **Find a Doctor**.
- Select **Search as a Guest** and click on **Continue**.
- In “How do you get insurance?” use the drop down box to choose Through my employer option
- Select your State from the drop down box in the next section
- Choose “**medical**” from the drop down box for “What type of care are you searching for”
- To select a plan/network:
 - **For California:**

Under **Select a plan/network**, you can enter the name of your plan/network **Blue Cross PPO (Prudent Buyer) – Large Group** or select it from the drop-down list then choose **Select and Continue**.

- **For All Other States:**

Under **Select a plan/network**, you can enter the name of your plan/network **National PPO/BlueCard PPO** or select it from the drop-down list then choose **Select and Continue**.

Using the drop-down boxes, select what type of doctor and the location you’re looking for, then select **Search**.

Finding A Provider – Cigna

- Go to cigna.com
- Select **Find a Doctor**
- Under *Select a Directory*, go to **If your insurance plan is offered through work or school**
- **Enter Search Location**
- *Under Select a Plan, select the PPO, Choice Fund PPO Network option*

Using the drop-down boxes, select what type of doctor or search by name, then select **Search**



Medical Coverage – Cigna Healthcare OR Anthem BC/BS

Eligible Employees must be offered at least one of the six (6) Cigna or Anthem BC/BS medical plan options below, from which the Church can select.

Summary of Medical Benefits	Plan #1 \$1,500 Deductible Plan ¹		Plan #2 \$500 Deductible Plan	
Marketplace Equivalent	SILVER		GOLD	
Benefit	In-Network	Out- of-Network	In-Network	Out- of-Network
Covered Services				
Office Visits				
Primary Care Physician	\$30 Copay	No Coverage	\$25 Copay	Deductible then 50%
Specialist	\$60 Copay		\$50 Copay	
Preventive Care	Covered at 100%	No Coverage	Covered at 100%	Deductible then 50%
Diagnostic Laboratory	Deductible then 20%	No Coverage	Deductible then 20%	Deductible then 50%
X-Rays, including Therapeutic MRI/CAT/PET Scans	Deductible then 20%	No Coverage	Deductible then 20%	Deductible then 50%
Emergency Medical Care				
Emergency Room	\$250 Copay Lab/X-Ray at Deductible then 20%		\$250 Copay Lab/X-Ray at Deductible then 20%	
Hospital Services				
Inpatient Services	Deductible then 20%	No Coverage	Deductible then 20%	Deductible then 50%
Outpatient Services	Deductible then 20%	No Coverage	Deductible then 20%	Deductible then 50%
Prescription Plan	Value Formulary		Standard Formulary	
Annual Brand Pharmacy Deductible ²	\$200/Individual \$400/Family	No Coverage	\$200/Individual \$400/Family	50%
Tier 1 - Generic	\$15 Copay		\$15 Copay	
Tier 2 – Brand/Formulary ²	20% up to \$45		20% up to \$30	
Tier 3 – Brand Non- Formulary ²	20% up to \$75		20% up to \$55	
Tier 4 – Specialty ²	20% up to \$200		20% up to \$200	
Mail Order (90 Day Supply)	2.5X Retail Copay	No Coverage	2.5X Retail Copay	Not Covered
Deductibles and Maximums²				
Calendar Year Deductible (January 1 – December 31)				
Individual	\$1,500	No Coverage	\$500	\$4,000
Family	\$3,000	No Coverage	\$1,000	\$8,000
Coinsurance	80%	No Coverage	80%	50%
Out-of-Pocket Maximum Annual Maximum (Includes Deductible and Copays)				
Individual	\$5,500	No Coverage	\$4,000	\$8,000
Family	\$11,000	No Coverage	\$8,000	\$16,000
Lifetime Benefit Max.	Unlimited	No Coverage	Unlimited	

¹Plan #1 is an In-Network Only Plan with no Out-of-Network Benefits. Emergency and Urgent Care services will be covered as In-Network regardless of the provider's network status.

²Brand Pharmacy Deductible must be met before pharmacy copays would be applicable.

This summary of benefits is provided for informational purposes only. In the event of a conflict between this benefits summary and the Certificate of Coverage or Policy, the legal documents (Certificate of Coverage or Policy) will prevail.

Medical Coverage – Cigna Healthcare OR Anthem BC/BS

Summary of Medical Benefits	Plan #3 \$2,000 Deductible Plan		Plan #4 HSA Qualified Plan ¹	
Marketplace Equivalent	SILVER		BRONZE	
Benefit	In-Network	Out- of-Network	In-Network	Out- of-Network
Covered Services				
Office Visits				
Primary Care Physician	\$30 Copay	Deductible then 50%	Deductible then 10%	Deductible then 50%
Specialist	\$60 Copay			
Preventive Care	Covered at 100%	Deductible then 50%	Covered at 100%	Deductible then 50%
Diagnostic Laboratory	Deductible then 20%	Deductible then 50%	Deductible then 10%	Deductible then 50%
X-Rays, including Therapeutic MRI/CAT/PET Scans	Deductible then 20%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Emergency Medical Care				
Emergency Room	\$250 Copay Lab/X-Ray at Deductible then 20%		In-Network Deductible then 10%	
Hospital Services				
Inpatient Services	Deductible then 20%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Outpatient Services	Deductible then 20%	Deductible then 50%	Deductible then 10%	Deductible then 50%
Prescription Plan	Standard Formulary		Standard Formulary ²	
Annual Brand Pharmacy Deductible ³	\$200/Individual \$400/Family		None	
Tier 1 - Generic	\$15 Copay		Deductible then 10%	50%
Tier 2 – Brand/Formulary ³	20% up to \$40		Deductible then 10%	
Tier 3 – Brand Non- Formulary ³	20% up to \$65		Deductible then 10%	
Tier 4 – Specialty ³	20% up to \$200		Deductible then 10%	
Mail Order (90 Day Supply)	2.5X Retail Copay	Not Covered	2.5X Retail	Not Covered
Deductibles and Maximums				
Calendar Year Deductible (January 1 – December 31)				
Individual	\$2,000	\$4,000	\$3,000	\$6,000
Family	\$4,000	\$8,000	\$6,000	\$11,000
Coinsurance	80%	50%	90%	50%
Out-of-Pocket Maximum Annual Maximum (Includes Deductible and Copays)				
Individual	\$6,000	\$8,000	\$6,000	\$11,000
Family	\$12,000	\$16,000	\$11,000	\$22,000
Lifetime Benefit Max.	Unlimited		Unlimited	

¹**HEALTH SAVINGS ACCOUNT (HSA):** For any Church electing to include the CIGNA or Anthem BC/BS high deductible Medical option compatible for HSA participation, there will be a HSA arrangement available through BenefitWallet to participating employees so employee HSA contributions can be made pre-tax. In addition, a limited purpose health care flexible spending account covering only dental and vision expenses may also be available under the ECO Flex Plan for such employees.

²The HSA plan, Plan #4, will cover certain prescriptions at 100% (no deductible) if they are listed as preventive in nature.

³Brand Pharmacy Deductible must be met before pharmacy copays would be applicable.

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Medical Coverage – Cigna Healthcare OR Anthem BC/BS

Summary of Medical Benefits	Plan #5 Copay Plan ¹		Plan #6 Minimum Value Plan ¹		
Marketplace Equivalent	SILVER		BRONZE		
Benefit	In-Network	Out- of-Network	In-Network	Out- of-Network	
Covered Services					
Office Visits					
Primary Care Physician	\$30 Copay	No Coverage	Deductible then 30%	No Coverage	
Specialist	\$60 Copay				
Preventive Care	Covered at 100%	No Coverage	Covered at 100%	No Coverage	
Diagnostic Laboratory	Deductible then 0%	No Coverage	Deductible then 30%	No Coverage	
X-Rays, including Therapeutic MRI/CAT/PET Scans	\$100 Copay	No Coverage	Deductible then 30%	No Coverage	
Emergency Medical Care					
Emergency Room	\$250 Copay		In-Network Deductible then 30%		
Hospital Services					
Inpatient Services	\$300 Copay/Day	No Coverage	Deductible then 30%	No Coverage	
Outpatient Services	\$400 Copay	No Coverage	Deductible then 30%	No Coverage	
Prescription Plan	<i>Value Formulary</i>		<i>Value Formulary</i>		
Brand Pharmacy Deductible ²	None	No Coverage	\$100/Individual \$200/Family	No Coverage	
Tier 1 – Generic	\$10 Copay		\$10 Copay		
Tier 2 – Brand/Formulary ²	\$40 Copay				\$40 Copay
Tier 3 – Brand Non- Formulary ²	\$70 Copay				
Tier 4 – Specialty ²	\$150 Copay				\$150 Copay
Mail Order (90 Day Supply)	2.5X Retail Copay	No Coverage	2.5X Retail Copay	No Coverage	
Deductibles and Maximums					
Calendar Year Deductible (January 1 – December 31)					
Individual	\$500	No Coverage	\$4,000	No Coverage	
Family	\$1,000	No Coverage	\$8,000	No Coverage	
Coinsurance	100%	No Coverage	70%	No Coverage	
Out-of-Pocket Maximum Annual Maximum (Includes Deductible and Copays)					
Individual	\$6,600	No Coverage	\$6,600	No Coverage	
Family	\$13,200	No Coverage	\$13,200	No Coverage	
Lifetime Benefit Max.	Unlimited		Unlimited		

¹Plans #5 & 6 are In-Network Only Plans with no Out-of-Network Benefits. Emergency and Urgent Care services will be covered as In-Network regardless of the provider's network status.

²Brand Pharmacy Deductible must be met before pharmacy copays would be applicable.

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Dental & Vision Coverage

Dental Coverage – Cigna Healthcare

Eligible Employees must be offered at least one of the three (3) voluntary (100% employee paid) Dental benefit programs. Unless the Church chooses to contribute at least 50% of the total cost of employee only coverage towards the Dental Benefit, then the “voluntary rate” schedule of charges will apply instead of the “contributory rate” schedule for coverage charges.

Summary of Dental Benefits			
Calendar Year Benefits	DMO Plan #1 ¹	PPO Plan #2	
	In-Network Only	In-Network	Non-Network
Calendar Year Maximum	None	\$1,000 per Individual	
Annual Deductible			
Individual	None	\$50	\$50
Family		\$150	\$150
Class I – Preventive & Diagnostic Care Exams, Cleanings Fluoride Treatment (child), Space Maintainers, X-Rays Sealants	Copay Schedule	100%, No Deductible	80%, No Deductible
Class II – Basic Restorative Care Fillings, Endodontics (Root Canal), Periodontics (Gum Disease)	Copay Schedule	Deductible then 80%	Deductible then 60%
Class III – Major Restorative Care Crowns, Inlays, Onlays, Bridges, Dentures	Copay Schedule	Deductible then 50%	Deductible then 40%
Class IV – Orthodontia (Braces)	Copay Schedule	Not Covered	

¹ The DMO plan is not available in the following States: AK, HI, ME, MT, NH, NM, ND, PR, RI, SD, VI, VT, WV, WY

Vision Coverage - EyeMed

Eligible Employees must be offered the EyeMed voluntary (100% employee paid) Vision benefit. If the Church chooses to contribute towards the cost of coverage, it must provide at least 25% of the employee only rate. Church contributions less than 25% of the employee only rate will be implemented using the “voluntary rate” schedule instead of the “contributory rate” schedule. If the Church agrees to contribute toward the total cost, it may do so in any amount it determines.



Summary of Vision Benefits ¹		
Benefit	In-Network	Out-of-Network
Eye Exams	\$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
Contacts Lenses	\$130 Allowance, Once every 12 Months	Reimbursement, Once every 12 Months

¹The frequency of services is based on the date the service is received.

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Life/AD&D and Disability Coverage

Basic Life/AD&D Coverage

Pastors and Full Time Employees must be covered by the basic life and AD&D benefit under the Guardian group insurance policy, and the Church agrees to pay the full premium (100%) for this employee coverage. There are two plan options from which a Church can choose to offer their employees.

Summary of Basic Life / AD&D Benefits	Pastors
Plan #1	Pastors: Flat \$152,000 Inclusive of Housing Allowance
Plan #2	Pastors: 2x Annual Salary Inclusive of Housing Allowance (\$500,000 Maximum)
Summary of Basic Life / AD&D Benefits	Church Staff
Plan #1	1x Annual Salary (\$250,000 Maximum)
Plan #2	2x Annual Salary (\$500,000 Maximum)

Voluntary Life/AD&D Coverage

Along with the basic life and AD&D, employees must be offered the opportunity to purchase additional voluntary life and AD&D coverage on their life, as well as on the life of their eligible spouse and children under the Guardian group insurance arrangement. However, the cost of the additional voluntary life insurance is paid 100% by the employees.

Summary of Voluntary Life / AD&D Benefits	Benefit Amount
Voluntary Life/AD&D	Employee: \$10,000 Increments (\$250,000 Employee Maximum) Spouse: \$5,000 Increments (\$100,000 Spouse Maximum) Child: \$1,000 Increments (\$10,000 Child Maximum)

Disability Coverage

The Guardian Disability Plan is 100% paid by the Church. The disability plan provides protection if an employee becomes disabled and cannot return to his or her job; short-term or long-term. Each church will have the option to include the cost of the premium on the employees' W-2 Wages in the Benefit Section and do a post-tax benefit deduction in the amount of the premium so the employee is not taxed at the time of benefit payment.



Short Term Disability Coverage

Pastors and Full Time Employees must be covered by one of the short term disability (STD) insurance programs available under the Guardian group STD insurance policy. The Church agrees to pay the full premium for the STD coverage.

You receive disability coverage to replace a portion of your income if you become disabled due to a non-work related injury or illness. Taxation is a consideration in the event of a disability.

Taxability of Benefits -The church has two options:

- **Plan 1 (Taxable):** Church will pay 100% of the monthly STD premiums. If an employee receives disability benefits from the plan, 100% of the benefit is considered taxable income to the employee.
- **Plan 2 (Non-Taxable):** Church will pay 100% of the monthly premium for the selected STD coverage. The church will include such amounts in each eligible Employee's taxable compensation for the employee to have the monthly premium through payroll deductions on a post tax basis to ensure any benefits paid are non-taxable at time of claim.

Summary of Short Term Disability (STD) Benefits	Short Term Disability Plan (90 Days)
Pastors / Executives	60% up to \$2,300/week, 30 day elimination period, 9 week benefit duration
Church Staff	60% up to \$1,500/week, 30 day elimination period, 9 week benefit duration

Long Term Disability Coverage

Pastors and Full Time Employees must be covered by the long term disability (LTD) insurance program available under the Guardian group LTD insurance policy. The Church agrees to pay the full premium for the LTD coverage.

Taxability of Benefits -The church has two options:

- **Plan 1 (Taxable):** Church will pay 100% of the monthly LTD premiums. If an employee receives disability benefits from the plan, 100% of the benefit is considered taxable income to the employee.
- **Plan 2 (Non-Taxable):** Church will pay 100% of the monthly premium for the selected LTD coverage. The church will include such amounts in each eligible Employee's taxable compensation for the employee to have the monthly premium through payroll deductions on a post tax basis to ensure any benefits paid are non-taxable at time of claim.

Summary of Long Term Disability (LTD) Benefits	Long Term Disability Plan (90 Days)
Pastors / Executives	60% up to \$10,000/month, 90 day elimination period, 24 month own occupation duration
Church Staff	60% up to \$6,500/month, 90 day elimination period, 24 month own occupation duration

Well4Life “Revitalized” Wellness Program



WELCOME TO 2018

The 2018 Wellness Program is **Voluntary**. Participants in the program will have the ability to earn **financial** incentives during the course of the year, based on the Level’s in the program achieved.

Level 1

Incentive Requirement - Primary Care Physician (Preventive Visit) - All Participants Enrolled in Medical

During the period of January 1 – December 31, 2018 participants must schedule and complete a preventive care office visit with an in-network primary care physician of their choice.

Incentive Requirement – ProScan Survey – ECO Ordained Pastors Enrolled in Medical

During the period of January 1 – December 31, 2018 ECO Ordained Pastors must schedule and complete a ProScan survey and confidential consultation with the ECO Synod Office. ProScan is a statistically validated tool which assesses a person’s natural behavior traits, decision making style, energy level, as well as current stressors and pressures and overall satisfaction. Taking the ProScan and having a confidential consultation can greatly enhance a person’s self-understanding and develop an action plan to change their environment to be commensurate with their natural God-given design.

Level 2

Incentive Requirement – Behavioral Health Coaching

Beginning January 1 – December 31, 2018 ECO participating employees can achieve a monthly behavioral health coaching incentive in two (2) ways:

Option 1: NFP/Orriant Behavioral Health Coaching

In the first month of 2018 (or when a participant becomes eligible), an NFP/Orriant Coach will reach out to each participant to schedule their initial telephonic call. During this initial call, the coach will assist participants in establishing a behavioral health and wellness plan, with applicable goals and milestones for their achievement. Thereafter, if participants want to receive the monthly coaching incentive, they must reach out and engage with their coach a minimum of once per month.

Option 2: Medical Case Management with MedWatch

In 2018, if a participant is under a medical case management program with their physician, and supported by the MedWatch’s case management team, compliance with their medical case management plan during 2018 will qualify them for the incentive.

PARTICIPATION OPTIONS			Incentive*	Participation Eligibility (Medical Enrollment Required)	
				ECO Ordained Pastors	Church Staff
Preventive Care	Level 1	Primary Care Physician Visit	\$50.00 Annually	✓	✓
PDP Works ProScan		Pastoral Survey Tool	\$75.00 Annually	✓	
MedWatch Case Management	Level 2	Open Case		✓	✓
Orriant Wellness		Behavioral Coaching	\$10.00 Monthly	✓	✓
PeakMed Direct Primary Care		Physician Visits		✓	✓
2018 Annual Eligible Incentive				Up to \$245.00	Up to \$170.00

Monthly Medical Program Rates

Medical Coverage – Cigna Network

Medical Rates (Cigna Network) – Region #1						
Plan Name	Plan #1	Plan #2	Plan #3	Plan #4	Plan #5	Plan #6
	(\$1,500 Deductible)	(\$500 Deductible)	(\$2,000 Deductible)	(HSA-Qualified)	(Copay Plan)	(Minimum Value)
Employee Only	\$701.45	\$753.13	\$607.02	\$431.65	\$701.45	\$403.04
EE & Spouse	\$1,473.04	\$1,581.56	\$1,274.73	\$1,005.73	\$1,473.04	\$939.05
EE & Child(ren)	\$1,332.77	\$1,430.94	\$1,153.33	\$867.60	\$1,332.77	\$810.08
EE & Family	\$2,104.36	\$2,259.38	\$1,821.05	\$1,376.94	\$2,104.36	\$1,285.65

Medical Rates (Cigna Network) – Region #2						
Plan Name	Plan #1	Plan #2	Plan #3	Plan #4	Plan #5	Plan #6
	(\$1,500 Deductible)	(\$500 Deductible)	(\$2,000 Deductible)	(HSA-Qualified)	(Copay Plan)	(Minimum Value)
Employee Only	\$684.34	\$734.76	\$592.21	\$421.12	\$684.34	\$393.21
EE & Spouse	\$1,437.11	\$1,542.99	\$1,243.64	\$981.20	\$1,437.11	\$916.15
EE & Child(ren)	\$1,300.26	\$1,396.04	\$1,125.20	\$846.44	\$1,300.26	\$790.32
EE & Family	\$2,053.03	\$2,204.27	\$1,776.63	\$1,343.36	\$2,053.03	\$1,254.29

Medical Rates (Cigna Network) – Region #3						
Plan Name	Plan #1	Plan #2	Plan #3	Plan #4	Plan #5	Plan #6
	(\$1,500 Deductible)	(\$500 Deductible)	(\$2,000 Deductible)	(HSA-Qualified)	(Copay Plan)	(Minimum Value)
Employee Only	\$668.05	\$717.27	\$578.11	\$411.10	\$668.05	\$383.85
EE & Spouse	\$1,402.90	\$1,506.25	\$1,214.03	\$957.84	\$1,402.90	\$894.33
EE & Child(ren)	\$1,269.30	\$1,362.80	\$1,098.41	\$826.29	\$1,269.30	\$771.50
EE & Family	\$2,004.15	\$2,151.79	\$1,734.33	\$1,311.37	\$2,004.15	\$1,224.43

Medical Coverage – Anthem BC/BS Network

Medical Rates (Anthem BC/BS Network) – Region #1						
Plan Name	Plan #1	Plan #2	Plan #3	Plan #4	Plan #5	Plan #6
	(\$1,500 Deductible)	(\$500 Deductible)	(\$2,000 Deductible)	(HSA-Qualified)	(Copay Plan)	(Minimum Value)
Employee Only	\$655.87	\$721.00	\$586.12	\$389.52	\$655.87	\$348.73
EE & Spouse	\$1,377.32	\$1,514.09	\$1,230.85	\$907.59	\$1,377.32	\$811.17
EE & Child(ren)	\$1,246.17	\$1,369.90	\$1,113.62	\$782.93	\$1,246.17	\$699.90
EE & Family	\$1,967.62	\$2,163.00	\$1,758.35	\$1,242.58	\$1,967.62	\$1,110.20

Medical Rates (Anthem BC/BS Network) – Region #2						
Plan Name	Plan #1	Plan #2	Plan #3	Plan #4	Plan #5	Plan #6
	(\$1,500 Deductible)	(\$500 Deductible)	(\$2,000 Deductible)	(HSA-Qualified)	(Copay Plan)	(Minimum Value)
Employee Only	\$639.87	\$703.41	\$571.82	\$380.02	\$639.87	\$340.22
EE & Spouse	\$1,343.73	\$1,477.16	\$1,200.83	\$885.45	\$1,343.73	\$791.39
EE & Child(ren)	\$1,215.78	\$1,336.49	\$1,086.46	\$763.83	\$1,215.78	\$682.83
EE & Family	\$1,919.63	\$2,110.24	\$1,715.46	\$1,212.27	\$1,919.63	\$1,083.12

Medical Rates (Anthem BC/BS Network) – Region #3						
Plan Name	Plan #1	Plan #2	Plan #3	Plan #4	Plan #5	Plan #6
	(\$1,500 Deductible)	(\$500 Deductible)	(\$2,000 Deductible)	(HSA-Qualified)	(Copay Plan)	(Minimum Value)
Employee Only	\$624.64	\$686.67	\$558.21	\$370.97	\$624.64	\$332.12
EE & Spouse	\$1,311.73	\$1,441.99	\$1,172.24	\$864.37	\$1,311.73	\$772.54
EE & Child(ren)	\$1,186.83	\$1,304.67	\$1,060.59	\$745.65	\$1,186.83	\$666.57
EE & Family	\$1,873.92	\$2,060.00	\$1,674.62	\$1,183.41	\$1,873.92	\$1,057.33

States Included in Region #1: Alabama, Alaska, Arizona, California, Connecticut, Florida, Illinois, Louisiana, Massachusetts, Minnesota, Nevada, New York, New Jersey, Oklahoma, Pennsylvania, South Carolina, Texas, Virginia, Washington and Wisconsin

States Included in Region #2: Colorado, Delaware, District of Columbia, Georgia, Indiana, Kansas, Kentucky, Mississippi, Missouri, North Carolina, Nebraska, New Hampshire, New Mexico, Oregon, Rhode Island, South Dakota, Tennessee, Texas, Vermont and Wyoming

States Included in Region #3: Arkansas, Hawaii, Idaho, Iowa, Maine, Maryland, Michigan, Montana, North Dakota, Ohio, Utah, and West Virginia

Monthly Program Rates

Dental Coverage – Cigna Healthcare

Dental Rates (Cigna Healthcare)				
Plan Name	Contributory		Voluntary	
	DMO #1	PPO #2 (\$1,000)	DMO #1	PPO #2 (\$1,000)
Employee Only	\$20.94	\$34.94	\$12.19	\$40.42
EE & Spouse	\$38.65	\$66.37	\$23.58	\$76.79
EE & Child(ren)	\$47.67	\$73.36	\$24.54	\$84.87
EE & Family	\$70.01	\$104.81	\$38.98	\$121.25

Vision Coverage- EyeMed

Vision Rates (EyeMed)		
Plan Name	Contributory	Voluntary
Employee Only	\$4.86	\$5.64
EE & Spouse	\$9.23	\$10.71
EE & Child(ren)	\$9.71	\$11.27
EE & Family	\$14.28	\$16.57

Basic Life/AD&D Coverage – Guardian

Life and AD&D Rates (Guardian)		
Plan Name	Plan #1	Plan #2
Basic Life per \$1,000	\$0.155	\$0.155
Basic AD&D per \$1,000	\$0.02	\$0.02
Voluntary Life/AD&D	Age-Banded Schedule	

Disability Coverage – Guardian

Disability Rates (Guardian)		
Plan Name	Plan #1	Plan #2
Short Term Disability (Per \$10 of Covered Benefit)	\$0.103	\$0.111
Long Term Disability (Per \$100 of Covered Salary)	\$0.282	\$0.303

Small Church Support Fee

Small Church Support Fee	
Per Eligible Full-Time Employee	\$20.00

Continuation of Coverage – Rocky Mountain Reserve

Continuation of Coverage Fee	
Per Benefit Enrolled Employee	\$0.42

Value Added Programs Available

Employee Assistance Program (EAP)

Guardian's comprehensive WorkLifeMatters Employee Assistance Program provides employees and their family members with confidential, personal and web-based support on a wide variety of important and relevant topics —such as stress management, dependent/elder care, nutrition, fitness, and legal and financial issues.

To access the EAP program, please call their toll-free number 1-800-386-7055 or use their website at: www.ibhworklife.com

Travel Aid

Guardian's Travel Aid program provides employees with 24/7 emergency medical, security, when they are outside their home country or 100 or more miles away from their permanent residence.

Will Preparation

Guardian makes it easy for employees to take charge of those difficult life and health legal decisions. There are no more reasons to hesitate planning for the future with Guardian's online will preparation services. Guardian provides a standard document template at no cost to employees.

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) offers you an easy way to reduce your taxes. When you participate in an FSA, you are only taxed on the income left over after you have paid certain out-of-pocket healthcare and daycare expenses. It allows you to set aside some of your compensation on a tax-free basis and as you incur expenses during the plan year, you are reimbursed from these accounts.

Long Term Care (LTC)

Long term care (LTC) covers a wide range of supportive services provided to those who are not able to care for themselves due to a chronic illness, disability, or severe cognitive impairment, such as Alzheimer's disease. We often think long term care is nursing home care, but it is more than that. It comprises home health care, adult daycare, assisted living facilities, and Alzheimer's facilities.

Grant Assistance Program (GAP)

The Grant Assistance Program (GAP) is available to the Church to provide benefits for the Pastors currently enrolled on the BOP medical plan. The GAP programs offers assistance for qualified participants based on availability of funds.

GAP provides resources for the following:

Pastoral Premium Assistance - Helps pay premiums for lower income employees

Pastoral Medical Assistance - Helps pay catastrophic claims for the Deductible and Out of Pocket Maximum

To apply for a grant, the participant will complete an application form.

Payroll/HR Information Processing (PayCor)

Paycor is a leader in the Payroll/HR processing industry and is the preferred vendor for ECO's churches.

Paycor's platform includes, but is not limited to payroll processing, tax filing, HR information management, time and attendance tracking, applicant tracking and new employee onboarding.

If you have questions or would like more information, please contact John Ortwerth:

Phone: 314-497-9548 or Email: jortwerth@paycor.com



Voluntary Coverage & Online Resources



Voluntary Coverage – Colonial Life

Accident Insurance — Helps offset the unexpected medical expenses, such as emergency room fees, deductibles and copayments that can result from a fracture, dislocation or other covered accidental injury.

Critical Illness Insurance — Complements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, which can often be expensive and lengthy.

www.MyECOBenefits.com – Employee Benefits Portal

You and your employees have access to an up-to-the minute resource for the latest on your benefits. This portal was created with you and your employees in mind – to help you understand the benefits available through the ECO as well as ways to save money when you utilize the benefit programs, and learn about important health information that can help you and your employees live better lives.

First time visiting the Employee Benefit Portal?

Logging in is easy! Go to this web site from any computer with internet access: www.MyECOBenefits.com

You will be asked for a login:

Username: church

Password: benefits

You are now logged in to the new BenefitsEASY portal.

The BenefitsEASY portal is available for you and your family when you need it – 24/7, 365 days a year.

Benefits Enrollment Overview

ECO is pleased to continue the on-line Benefit Communication and Open Enrollment Program. This program has been created to ensure every employee has a clear and complete understanding of his or her benefits.

Active Employees

All eligible employees must go online at www.benefitsconnect.net/eco to:

- Review your employee demographic information and update as necessary (including dependent data)
- Add any new dependent information
- Review your basic benefit programs
- Select or waive medical, dental and vision benefits
- For the Dental DMO plan, you'll need to review the Cigna Provider Directory; you will have to select a primary dental office
- Provide and/or update your beneficiary information for the Basic Life and AD&D and Voluntary Life Insurance

Your Benefit Site



Enroll Here



About NFP

Employee benefits are more complex than ever. Making benefits decisions from a wide array of increasingly complicated and costly health care programs and plan designs can be overwhelming for many employees. Different employees have different needs based on their lifestyles. They need somewhere to turn to help them make complex decisions about their benefits, their family health care, and other life events. This is where NFP can help.

NFP is one of the region's leading employee benefits specialists, offering an array of services from retirement solutions to employee wellness programs, as well as full service employee benefits management and on-going support. As a privately held company headquartered in Colorado, our mission is to create and implement strategic benefit solutions designed to meet the unique needs of employees supported by a concrete service commitment to assist you and your company as you navigate through the complex world of health and welfare benefits.

NFP will be your resource for designing and implementing your employee benefit plans, facilitating open enrollment meetings, renewing benefits on an annual basis and supporting your employees and management with claims questions and other benefit related functions.



Phone: 719-520-3232

Toll-Free: 866-417-9931

www.nfp.com