

NWLM Synod Update

Changes to Portico Health Plan Options for 2026



August 28, 2025

Forward on to those in charge of annual Portico benefit enrollment decisions for the congregation or synod organization . . .

WHY IS PORTICO CHANGING HEALTH PLAN OPTIONS? Health care costs continue to rise nationwide, driven by inflation, prescription drug spending, and increased mental health needs. Within the ELCA Health Plan, these pressures are magnified by a shrinking membership and an older-than-average population. As a result, **Portico is making a number of ELCA Health Plan changes for 2026** to meet the evolving needs of our church, avoid steep rate increases, and continue offering affordable, flexible, and sustainable benefits for our whole community.



WHAT IS CHANGING?

Health Plan Options:

- **Four new streamlined [health benefit options](#) will replace the current (Gold+, Silver+, etc.) options.** This [major change](#) is the focus of the rest of this message as it requires attention and understanding as 2026 Health Plan selections are made by our congregations and synod organizations (as “Employers”) as well as by sponsored plan members across our synod (as benefit-eligible “employees” or “sponsored members”).

Other Changes:

- A new Employee Assistance Program (EAP) will replace our current provider with more sessions offered at no additional cost and more integrated care.
- Additional dental benefits will be added to cover annual fluoride treatment for individuals 18+ and replacement of a lost orthodontic or prosthetic device (subject to plan rules).
- Dependent care Flexible Spending Account (FSA) limits will increase from \$5,000 to \$7,500 (\$3,750 for married couples filing separately).
- The supplemental life insurance maximum will increase from \$400,000 to \$600,000 for eligible members who wish to purchase this coverage.

The following documents are available using the [LINK](#) provided:

UPDATED: 2026 NWLM Synod Compensation Guidelines

NEW: ELCA Primary Health Benefits – What Your Organization Will Need to Decide for 2026

NEW: Comparison of the New ELCA Primary Health Benefit Options from Portico – 2026

NEW: Portico Benefit Decision Guide – 2026 Annual Enrollment