

Overview of Portico Health Plan Changes for 2026

Important Disclaimer: This meeting presentation and the information shared is provided in good faith to help the decision makers within N/W Lower MI Synod congregations and other organizations make the best selections on behalf of their employees for the 2026 calendar year. Specific questions should be directed to Portico Benefit Services.

From the Portico Literature:

At Portico, we aim to be an extension of your organization — delivering innovative, effective benefits and cost stability so you can stay focused on ministry. For questions, our award-winning Customer Care Center is here to help at **800.352.2876**.

Resources for Congregations

Prayer Partner Ministry

[2025 Prayer Partner List \(September – December\)](#)

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[NWLM Synod Call Process Manual](#)

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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

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GET READY: Your organization’s decision-makers should have a conversation with your sponsored members **in September** to discern your best option together.

Member Impact of Your Election

As in past years, each organization selects a single option to be available to all employees. If “Buy up” options are preferred, the employer decides if this is a covered cost or if it is to be paid by the employee via payroll deduction.

Your health benefit election determines how many options (two or four) your sponsored members can elect from — see the table below. Depending on the option you choose, your sponsored members could buy up to a different health benefit — in which case, they’ll pay any additional contribution amounts for those options.

If Your Organization Elects:	Your Sponsored Members Can Choose From:			
	Select Copay	Select HDHP	Value Copay	Value HDHP

Select Copay 2000 Lower deductible and out-of-pocket limit with predictable copays	✓	✓		
Select HDHP 2000 Lower deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost (FSA only)	✓ (HSA available)	RECOMMENDATION for NWLM Synod Organizations to consider	
Value Copay 4000 Higher deductible and out-of-pocket limit with predictable copays	✓ with buy-up cost	✓ with buy-up cost	✓	✓
Value HDHP 4000 Higher deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost	✓ with buy-up cost	✓ with buy-up cost	✓

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options (FSA Only)	High-Deductible Health Plan (HDHP) Options (HSA available)
Most comparable to	Out-of-pocket costs work similarly to today's Value Copay option; prescription drug costs work similarly to today's Platinum+ and Gold+ options.	Out-of-pocket costs work similarly to today's Silver+ and Bronze+ options.

Benefit Cost Estimator

Encourage use of this Cost Estimator Tool to compare Employer cost estimates for all 4 new plans for 2026.

About This Tool

- Estimate 2026 benefit costs for **currently sponsored eligible employees** in the ELCA Traditional Benefits Program.
- This tool uses system data for employees you currently sponsor. To estimate costs for a **new or non-sponsored employee**, use the [general benefit costs calculator](#) instead.
- You can compare costs for the four new ELCA-Primary health benefit options. Refer to the [Decision Guide](#) for more details about the options.
- This tool is solely for planning purposes - results can download to a PDF or Excel spreadsheet.
- Output contains **confidential information** about sponsored members' compensation and benefits. **Save all copies in a secure, access-controlled location** to protect sensitive data.

What You'll Need

- The amount, if any, your organization will contribute to a health savings account (HSA) for any sponsored members who elect a high-deductible health plan option.
- Estimated salary increase percentage for sponsored members.

Input the Employer-Funded Criteria

Estimate benefit costs for all sponsored members.

Employer-Funded Health Benefit Options

Select "All Options" to get a comparison report.

Employer-Funded Annual HSA Contribution Options (Choose One)

Your sponsored members can elect a high-deductible health plan (HDHP) even if you choose to fund a copay option as the sponsoring employer. If sponsored members choose an HDHP you can contribute to their health savings account (HSA). To learn more, see the [Decision Guide](#).

If you elect an annual HSA contribution, it will be billed monthly throughout the year. You will be billed a prorated amount for employees who enroll in the plan mid-year.

\$0 No Employer Annual HSA Contribution (default)

\$500 Single / \$1,000 Family

Other \$ Single / \$ Family

Select the appropriate option – there are no longer defined options as were available within the 2025 Silver+ option.

Defined Compensation Increase Percentage (Optional)

Enter expected % increase for base salaries in 2026.

 % Enter a percentage to estimate a defined compensation increase for all sponsored members at your organization.

Select "Get Results" – save as PDF or Excel for reference.

Cancel

Get Results

Example of Summary Report for an Organization – All Plans

Cost Estimation - 2026 All Options For All Currently Sponsored Plan Members

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Benefit Services | A Ministry of the ELCA

Employer Cost Summary: Total for all sponsored plan members

Number of Sponsored Plan Members: 5	ESTIMATED HEALTH AND HSA - MONTHLY			ESTIMATED OTHER BENEFIT COSTS - MONTHLY				ESTIMATED ANNUAL COSTS		
	Health Contribution	Employer HSA Contribution	Health + Employer HSA	Retirement Contribution	Housing Equity Retirement Contribution	Disability Contribution	Survivor Contribution	Total Monthly Benefit Costs	Total Annual Benefit Costs	Total Annual Cash Compensation & Benefits
Select Copay 2000	\$7,694.45	\$0.00	\$7,694.45	\$2,592.44	\$0.00	\$81.60	\$54.40	\$10,422.89	\$125,074.64	\$451,473.40
Select HDHP 2000	\$7,309.73	\$375.00	\$7,684.73	\$2,592.44	\$0.00	\$81.60	\$54.40	\$10,413.17	\$124,958.00	\$451,356.76
Value Copay 4000	\$7,078.89	\$0.00	\$7,078.89	\$2,592.44	\$0.00	\$81.60	\$54.40	\$9,807.33	\$117,687.92	\$444,086.68
Value HDHP 4000	\$6,925.01	\$375.00	\$7,300.01	\$2,592.44	\$0.00	\$81.60	\$54.40	\$10,028.45	\$120,341.36	\$446,740.12

NOTES: Employer-provided housing: 1 sponsored plan member with employer-provided housing.

ELCA-Medicare Primary: No sponsored plan members with at least one family member on ELCA-Medicare Primary.

Multiple Employments: No sponsored plan members with more than one sponsoring employer.

Sponsored Couples: No sponsored plan members who are part of a sponsored couple.

NOTE: Even if your organization selects the same health benefit option as you did for 2025, your 2026 costs will vary due to changing contribution rates, as well as any changes in the number of sponsored plan members, each plan member's health coverage level, age, and defined compensation. These are estimates; your organization's actual contributions will be calculated monthly by Portico Benefit Services.

Example of Summary Report for an Organization – All Plans

An updated version of the chart below that includes out-of-pocket costs for 2026 is now available.
Click the button to view:

[Refer to the 2026 Design Guide for more details about each option.](#)

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options	High-Deductible Health Plan (HDHP) Options
Additional information	<p>Sponsoring employers and plan members will elect the option that meets their health care and financial needs this fall during Annual Enrollment.</p> <p>Contribution rates, deductibles, and other cost details will be available in August after Portico Board of Trustees approval, along with comparison resources and decision-making tools.</p>	
Reminder	<p>All ELCA-Primary health benefit options have the same:</p> <ul style="list-style-type: none">• Medical, mental health, and dental benefit coverage• Blue Cross and Blue Shield, Express Scripts prescription drug, and Delta Dental provider networks• Coverage for preventive services• Well-being support services <p>The difference is how out-of-pocket costs are experienced.</p>	
Option works well for...	Members who prefer to pay for certain health care visits and laboratory tests with predictable, manageable copays.	Members who want the triple tax advantages of a health savings account (HSA) to pay for current and future health care expenses and can manage paying the full cost for health care services and prescription drugs until meeting a deductible.

Example of Summary Report for an Organization – All Plans

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options	High-Deductible Health Plan (HDHP) Options
Health benefit out-of-pocket costs	Members pay a portion of the cost (copay) for certain health care visits.*	Members pay the full cost for health care visits until deductible is met.*
Prescription drug out-of-pocket costs	Members pay a portion of the cost (copay or coinsurance) for prescription drugs until deductible is met.*	Members pay the full cost for prescription drugs until deductible is met.*
Tax-advantaged account	<p>Health flexible spending account (FSA):</p> <ul style="list-style-type: none"> • Accepts pretax contributions from sponsored members only • Lose any unused balance at year-end • Learn more 	<p>Health savings account (HSA):</p> <ul style="list-style-type: none"> • Allows pretax contributions from members and employers • Funds in the HSA earn interest tax-free • Withdrawals are tax-free • Balance rolls over year-to-year • Learn more <p>Limited-purpose FSA:</p> <ul style="list-style-type: none"> • Pretax contribution; reimburses vision and dental expenses until medical, mental health, and prescription drug deductible is met, at which point the balance can be used for any eligible health expense
Preventive care coverage	100%	100%
Most comparable to	Out-of-pocket costs work similarly to today's Value Copay option; prescription drug costs work similarly to today's Platinum+ and Gold+ options.	Out-of-pocket costs work similarly to today's Silver+ and Bronze+ options.

This comparison is based on in-network benefits. There are separate deductibles and out-of-pocket limits for in-network and out-of-network services. All emergency room and urgent care services are considered in-network benefits.

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COMPARE ALL 2026 ELCA-PRIMARY HEALTH BENEFIT OPTIONS

Select Copay 2000	Value Copay 4000	Select HDHP 2000	Value HDHP 4000
Included in All Four Options			
<ul style="list-style-type: none"> • Same health benefit coverage, broad provider network, and extensive prescription drug formulary; what differs is the employer monthly contribution and how plan members experience out-of-pocket costs • 100% in-network coverage for eligible preventive services, including a routine checkup, immunizations, dental cleaning twice per calendar year, screenings for hearing, vision, cancer, and more • Well-being support services designed to help prevent illness, manage health conditions, and strengthen overall well-being — at no or low out-of-pocket cost to plan members 			
ELCA-Endorsed			
Yes	Yes	Yes	Yes
A Good Choice for Plan Members Who...			
Want to pay for certain health care visits and laboratory tests with predictable, manageable copays and prefer a lower deductible.	Want to pay for certain health care visits and laboratory tests with predictable, manageable copays and can manage a higher deductible.	Want a health savings account to save pretax for current and future health care expenses and prefer a lower deductible.	Want a health savings account to save pretax for current and future health care expenses and can manage a higher deductible.
Health Benefits: Plan Member Out-of-Pocket Costs — Administered by BlueLink TPA with the Blue Cross Blue Shield PPO network			
<p>Copays Pay copays until combined out-of-pocket limit is met:</p> <ul style="list-style-type: none"> • \$0 virtual text-based care via 98point6® • \$10 retail clinic and Doctor On Demand® telemedicine visits • \$25 primary care, outpatient mental health, substance use office visits • \$30 outpatient medical therapy, massage therapy, acupuncture visits • \$50 specialist, chiropractic, urgent care visits • \$75 laboratory tests • \$300 ER visit, waived if admitted <p>Health Deductible Pay 100% of the negotiated rate for eligible health expenses that don't have a copay, including hospitalizations, X-rays, MRIs,</p>	<p>Copays Pay copays until combined out-of-pocket limit is met:</p> <ul style="list-style-type: none"> • \$0 virtual text-based care via 98point6® • \$10 retail clinic and Doctor On Demand® telemedicine visits • \$35 primary care, outpatient mental health, substance use office visits • \$50 outpatient medical therapy, massage therapy, acupuncture visits • \$70 specialist, chiropractic, urgent care visits • \$125 laboratory tests <p>Health Deductible Pay 100% of the negotiated rate for eligible health expenses that don't have a copay, including ER visits, hospitalizations, X-rays, MRIs, ambulance care, durable medical</p>	<p>Copays \$0 virtual text-based care via 98point6®</p> <p>Combined Deductible Includes health benefits and prescription drugs; pay 100% of the negotiated rate for eligible health expenses until combined deductible is met:</p> <ul style="list-style-type: none"> • \$2,000 single • \$4,000 family <p>Coinsurance After Combined Deductible Pay 30% until combined out-of-pocket limit is met</p> <p>Combined Out-of-Pocket Limit Includes health benefits and prescription drugs; pay \$0 after limit is met:</p> <ul style="list-style-type: none"> • \$5,000 single • \$10,000 family 	<p>Copays \$0 virtual text-based care via 98point6®</p> <p>Combined Deductible Includes health benefits and prescription drugs; pay 100% of the negotiated rate for eligible health expenses until combined deductible is met:</p> <ul style="list-style-type: none"> • \$4,000 single • \$8,000 family <p>Coinsurance After Combined Deductible Pay 30% until combined out-of-pocket limit is met</p> <p>Combined Out-of-Pocket Limit Includes health benefits and prescription drugs; pay \$0 after limit is met:</p> <ul style="list-style-type: none"> • \$6,000 single • \$12,000 family

(partial view – use link to view the entire document)

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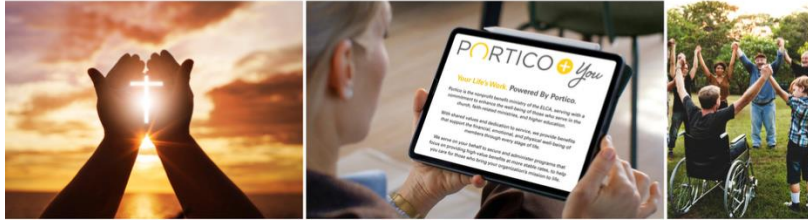
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DECISION GUIDE 2026 Annual Enrollment



To Help You Elect Your Organization's
2026 ELCA-Primary Health Benefits




CHECKLIST

2026 Annual Enrollment

Health benefits play a vital role in supporting your employees' well-being. This checklist walks you through the steps your organization needs to take to submit your 2026 health benefit election.

Note: If multiple people at your organization are registered on EmployerLink, decide in advance who will complete and submit your benefit election.

JULY 2025	AUGUST – SEPTEMBER 2025	OCT. 1 – 14, 2025
<ul style="list-style-type: none"> ○ Identify your organization's benefit decision-makers. During Annual Enrollment, your organization will need to choose one of four new health benefit options to offer for the coming year. To make this choice, the right group of people will want to weigh the options, budget implications, and member preferences. ○ Schedule a meeting to discuss health benefits. Put "Discuss 2026 Portico Health Benefit Decision" on your organization's September calendar. Invite the decision-makers and get member input when prudent or possible. ○ Share this video with your decision-makers. Get a quick refresher on Portico's benefits and how being part of a church plan can benefit both your organization and those you sponsor: https://portico.ws/BundledBenefits 	<ul style="list-style-type: none"> ○ Download important documents. When notified by email, sign in to EmployerLink to get your organization's 2026 Decision Guide and access the new Benefit Cost Estimator tool. Share these with your decision-makers. ○ Understand how your organization's health benefit election determines which options your sponsored members can choose from. <ul style="list-style-type: none"> • If you elect Select Copay or Select HDHP, members may choose between those two options. Members will pay an additional contribution amount to buy up to Select Copay from Select HDHP. • If you elect Value Copay or Value HDHP, members may choose from all four options. Members will pay an additional contribution amount to buy up to Value Copay from Value HDHP, or to buy up to Select Copay or Select HDHP. <p>The buy-up amount is typically withheld from the member's pay unless your organization covers it.</p> ○ Encourage decision-makers to choose an option before the election window opens in early October. Your organization will have about two weeks to enter your health benefit election online. 	<ul style="list-style-type: none"> ○ Submit your organization's election on EmployerLink before the deadline. When notified by email, one of your EmployerLink users must sign in and enter your organization's election in early October. Additionally, enter the amount, if any, you'll contribute to a health savings account (HSA) for any members who elect a high-deductible option. <p style="text-align: center;">Employers: Make your election by October 14, 2025!</p>

2026 SUMMARY OF CHANGES

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. Portico launched the Benefits reExamined initiative in 2024 to address these challenges. The results led to a number of ELCA Health Plan changes for 2026 that allow us to meet the evolving needs of our church, avoid steep rate increases, and continue offering affordable, flexible, and sustainable benefits for our whole community.

Employer Contribution Rates

The ELCA-Primary health contribution baseline rate is increasing 4%.

This also applies to organizations providing ELCA Medicare-Primary coverage for sponsored members age 65+. Portico has strived for many years to keep our baseline increase below 5%. We're pleased to do so again compared to the projected 8.5% industry increase in 2026 medical costs for group markets.¹

Because the health benefit options this year are different, your organization's rates may go up or down depending on several factors. Use the new Benefit Cost Estimator tool on EmployerLink to see your organization's specific rates.

Factors that can affect your rates:

1. Which health benefit option your organization elects for 2026

2. The ages of the members you sponsor

- Age-related adjustments can impact costs year-over-year.
- Community-based pricing is an industry-standard practice we've used for over a decade.
- In an effort to align more closely with the market, over the next three years rates for organizations with members age 50+ will increase incrementally more than for members under age 50.
- This adjustment aims to keep younger members in the ELCA Health Plan to sustain long-term affordability for our whole community.

3. Compensation and coverage levels

If a member adds a spouse and/or children to their coverage and/or has a change in defined compensation, these can also affect the rates.

No change to your disability and survivor contribution rates. These will stay the same at a total of 0.5% of defined compensation: 0.3% for ELCA Disability Benefits Plan coverage and 0.2% for ELCA Survivor Benefits Plan coverage.

Member Coverage & Costs

- **Four new streamlined health benefit options will replace the current options.** Slight increases in member costs in 2026 are necessary to maintain the ELCA-approved level of cost-sharing between employers and members. See the chart on the next page.
- **A new Employee Assistance Program (EAP) will replace our current provider.** Benefits reExamined feedback affirmed the importance of robust mental health support. This enhancement will offer more sessions at no additional cost and more integrated care.
- **Additional dental benefits will be added** to cover annual fluoride treatment for individuals 18+ (in addition to the existing coverage for 18 and younger) and replacement of a lost orthodontic or prosthetic device (subject to plan rules).
- **Dependent care 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.

¹ PricewaterhouseCoopers' Health Research Institute, Medical cost trend: Behind the numbers 2026

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North/West Lower Michigan Synod

2026 Compensation Guidelines for Ministers of Word and Sacrament (Pastors), Ministers of Word and Service (Deacons), Synodically Authorized Ministers, and Other At-Will Staff



North/West Lower Michigan Synod

Approved by the North/West Lower Michigan Synod Assembly on May 20, 2025.

Additional updates including changes to health plan options communicated by Portico Benefit Services for 2026 were approved by the NWLM Synod's Executive Committee on August 27, 2025.

North/West Lower Michigan Synod - 2026 Compensation Guidelines

For 2026, these items should be noted

- **2026 ELCA Pension and other Benefits:**
 - The standard expectation of this synod is that any congregation, synod organization or other eligible ministry setting will provide health coverage for the rostered minister and their family, unless the rostered minister's family is covered elsewhere or chooses to waive coverage.
 - Portico Benefit Services announced significant changes to health care coverage options in August 2025. Effective Jan. 1, 2026, the five health benefit options offered in 2025 (Platinum+, Gold+, Value Copay, Silver+, and Bronze+) will be replaced with four new health benefit options:
 - The **Select Copay 2000** and **Select HDHP 2000** options share the same deductible and out-of-pocket maximums, with employer contributions covering slightly more overall costs than the Value options.
 - The **Value Copay 4000** and **Value HDHP 4000** also share the same deductible and out-of-pocket maximums, with employer contributions covering slightly less overall costs than the Select options.
 - All four of the 2026 options were endorsed by the ELCA Church Council in April 2025.
 - Each congregation or synod organization must select a single coverage option for all employees and staff members. This requirement continues to be in place.
 - Congregations and other synod organizations should consider which of the four new health benefit options is best for the organization and sponsored members:
 - There is not a direct (1:1) comparison between the five former health benefit options offered in 2025 and the four new options offered starting in 2026. As a result, the option that seems closest to what was offered in past years may not be the best fit moving forward.

If Your Organization Elects:	Your Sponsored Members Can Choose From:			
	Select Copay	Select HDHP	Value Copay	Value HDHP

Select Copay 2000

Lower deductible and out-of-pocket limit with predictable copays



Select HDHP 2000

Lower deductible and out-of-pocket limit with optional HSA contributions

✓
with buy-up cost
(FSA only)

✓
(HSA available)

**RECOMMENDATION for
NWLM Synod
Organizations to consider**

Value Copay 4000

Higher deductible and out-of-pocket limit with predictable copays

✓
with buy-up cost

✓
with buy-up cost



Value HDHP 4000

Higher deductible and out-of-pocket limit with optional HSA contributions

✓
with buy-up cost

✓
with buy-up cost

✓
with buy-up cost



Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options (FSA Only)	High-Deductible Health Plan (HDHP) Options (HSA available)
Most comparable to	Out-of-pocket costs work similarly to today's Value Copay option; prescription drug costs work similarly to today's Platinum+ and Gold+ options.	Out-of-pocket costs work similarly to today's Silver+ and Bronze+ options.



BOTTOM LINE:

The final selection as to what health benefit plan will be provided to eligible employees (including management of any “buy-up” costs, annual contributions to employee HSAs as applicable, etc.) is up to each congregation and/or synod organization.

Overview of Portico Health Plan Changes for 2026

Important Disclaimer: This meeting presentation and the information shared is provided in good faith to help the decision makers within N/W Lower MI Synod congregations and other organizations make the best selections on behalf of their employees for the 2026 calendar year. Specific questions should be directed to Portico Benefit Services.

From the Portico Literature:

At Portico, we aim to be an extension of your organization — delivering innovative, effective benefits and cost stability so you can stay focused on ministry. For questions, our award-winning Customer Care Center is here to help at **800.352.2876**.