

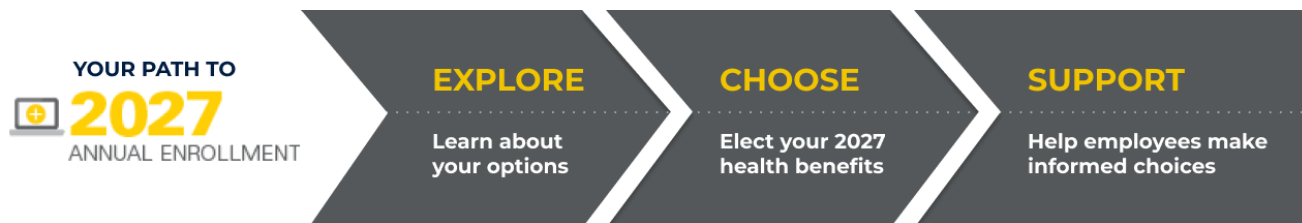


NORTH/WEST LOWER MICHIGAN SYNOD

EVANGELICAL LUTHERAN CHURCH IN AMERICA

Update on Planned Increases to Portico Health Plan Costs for 2027

For awareness, the following update was sent directly via e-mail to all Employer contacts for congregations and other synod organizations who participate in Portico Benefits. Questions should be directed to the Portico Customer Care Center at **800.352.2876**.



Learn About 2027 Health Plan Costs and Prepare to Make Benefit Decisions This Fall

As someone who helps run your organization, you understand the challenge of balancing today's financial realities with long-term responsibility for your employees and ministry. We know those decisions are not easy, especially as rising health care costs put more pressure on employers and families across the country, including those in the ELCA Health Plan.

Portico's Board of Trustees recently approved 2027 contribution rates and benefit updates to the ELCA Traditional Benefits Program, aimed to preserve meaningful health benefits while responding responsibly to a challenging health care environment.

- Due to the significant rise in medical costs, organizations will see a baseline **15% increase** for **ELCA-Primary and ELCA Medicare-Primary health benefits**.
- Contribution rates will **decrease from 0.5% to 0% of defined compensation for disability and survivor benefits** thanks to the strong funded status of these trusts.
- **Some 2027 member out-of-pocket costs have increased**, for example, brand-name drugs and out-of-network care, while others remain unchanged.

Understanding the 2027 Health Care Landscape

[Watch our President and CEO, Chris Johnson, and our Head of Products, Laura Weiglein,](#) discuss the trends affecting costs and how Portico continues to balance affordability, access to care, and long-term sustainability.



We understand that the 2027 health contribution rate is significantly higher than in recent years and may require extra discernment and difficult conversations. As you evaluate what is financially sustainable for your organization while continuing to support your employees, **we encourage you to use the Benefit Cost Estimator and Decision Guide on EmployerLink** to understand what the changes mean for you and choose the approach that best aligns with your needs and budget.

2027 Details and Resources

On EmployerLink you can:



Estimate Your Organization's 2027 Benefit Costs
with our Benefit Cost Estimator Tool.



Access Resources to Help You Decide
like our Decision Guide to help inform your decision.



See Other Plan Enhancements & Updates
including expanded support for surgeries and a discount program for GLP-1 weight loss drugs.

Your organization will elect its 2027 ELCA-Primary health benefit option and decide whether to make any health savings account (HSA) contributions in early October. We encourage you to have your benefit discussions early so you're ready to enter your elections during Annual Enrollment.

Need help? Please think of Portico as an extension of your organization. Our Customer Care Center is here to answer questions, help you understand the resources available, and support you as you prepare for Annual Enrollment. Call us at **800.352.2876**.

Thank you for the care and commitment you bring to those you serve. We know benefit decisions carry real weight for your organization and your employees. As you evaluate your options for 2027, Portico is here to provide information, resources, and support to help you make thoughtful decisions that are right for your organization.