



The Corinthian Plan
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October 2022

2023 Renewal Cover Letter – The Corinthian Plan

Dear Congregational/Conference Representative or Corinthian Plan Participant,

As always, thank you for your ongoing participation in The Corinthian Plan! The hope is that it is meeting your needs. Please give us your feedback as to areas of change or improvement that you would like to see.

As with each year, this cover letter highlights certain aspects and changes to Corinthian Plan benefits. As the congregational/conference representative or participating staff, please note the documents to pass on to all staff/Plan participants.

As in years past, we note that it is a big job to keep track of all these details and the size of the packet is daunting. Please feel free to be in touch with your Area Advocate, Everence (Third-Party Administrator), or myself (Director) with any questions. You will find our contact information in this packet (Attachment#1). We have not yet reduced our paper mailing, but we have all the documents on our front webpage at <https://www.mennoniteusa.org/ministry/the-corinthian-plan/>.

Please return your renewal form by *November 18, 2022*. Also, let us know if the contact person in your congregation/conference has changed.

Please read the entire letter for other updates and information.

Health Coverage Premiums – 2023

The goal of The Corinthian Plan annual premium changes is to project a gain of zero and loss of zero. The Corinthian Plan projects claims, and medical expenses based on trends and claims experience. This year has been a high-claims year. In part, this is due to deferred treatments because of COVID-19. We are certainly not beyond COVID-19 but are entering a period of what it means to live with it.

Corinthian Plan trends recently have been a little higher than normal, but health pools go through cycles, so this does not mean this will continue. We know premium increases can be a strain on congregations. The Church Benefits Board, as always seeks to mitigate the increases with prudent use of reserves. This was also true this year.

Here is the description of premium changes I put in every year in the same format.

- The base rate is the projected premium increase ***before*** demographics (age of staff, location, gender) for each of your participating staff. For 2023 the base rate increase is 6.8%. *Remember, you will still experience a change in your premium due to staff being a year older, gender and location. Also, adding to or reducing staff, as well as whether the added or leaving staff are older or younger, affect premiums costs. Please be in touch with any questions.*

Dental and Vision Premiums – 2023

A. Dental Plan (Optional)

The TCP self-funded Dental Plan will not have any (0%) increase in premiums. Last year I reported that we had reviewed the Dental Plan and decided not to make any changes because of potential disruption of service outweighed finding a richer plan to contract with. This remains our decision. As always, give us feedback on our Dental Plan and whether you would like richer benefits, even if it might mean changing dentists.

- B. Vision Coverage (Optional).** It continues to appear that our switch to VSP from our self-funded plan to VSP is serving you well. We continue to be open to your feedback as to your experience. VSP rates remain the same for 2023. Rate changes are for two years. New rates will go into effect for 2024/25.

Pharmacy Benefits Manager and Well360 Connect

- A. Pharmacy Benefits Manager (PBM) remains Express Scripts.** This was our first year back with Express Scripts. If you have any feedback on how this change has impacted you, let us know.

- B. Highmark BCBS Well360 Connect.** We are just finishing our first year in our contract with Well360Connect, our enhanced customer service, and medical support for health coverage participants. You may not know it by name but would like to hear if you have comments regarding your participant support with Highmark. You should have received information from Highmark regarding this service by mail and by phone the early part of 2022. These services are designed to support participants in navigating the health care system and support for existing conditions such as Diabetes.

COVID-19 Coverage

The Corinthian Plan will cover the following during the COVID-19 Public Health Emergency:

- Diagnostic testing for COVID-19 along with related items and services.
- COVID-19 vaccines are covered by the CEP health plan as a preventive care service, whether in-network or out-of-network.
- Temporary extension of certain deadlines for CEP health plan participants for Special Enrollment; Filing a benefit claim; Appeals of adverse benefit determinations; Requests for external review; Completion of an incomplete request for external review.

For more detailed information of the COVID-19 coverages, go to The Corinthian Plan webpage at <https://www.mennoniteusa.org/ministry/the-corinthian-plan/>.

The **TCP Premium Assistance 2020 Fund** ended, but if your congregation finds it difficult to pay your monthly premium, contact Director Duncan Smith for more information on a subsidy from the Fair Balance Fund.

Other Notes

No Surprise Act. You have rights when it comes to your medical bills. Congress passed the No Surprise Act (NSA) of 2022. If you receive a bill that you do not think you should pay, check out the NSA to review your rights. There is a link on The Corinthian Plan front webpage. If you have questions about a bill, you can also contact Highmark or our Third-Party Administrator, Everence with questions.

Wellbeing Resources

➤ **Wellness Incentive**

Congregational and conference staff are encouraged to take advantage of their Wellness Incentive, not just so they can gain the \$150 per activity, \$300 total for both employee or spouse (whether waiving coverage or not). The Wellness Incentive activities are set up to contribute to your health and wellbeing. The Incentive activities are:

- Visiting your primary care provider for a wellness/annual visit
- Talking to one of our Wellbeing Specialists
- Reflecting on wellness goals and returning your Personal Wellness Plan
- Using your Conference Accountability Plan (if it meets our requirements)
- *New! Taking a Retreat Day.*

The 2022-23 Wellness Incentive cycle began March 1st, 2022, and runs through February 28, 2023, with the new cycle beginning on March 1, 2023. Please note these deadlines.

➤ **Preventive Benefits**

Staff with health coverage will receive the Highmark 2023 Preventive Benefits Schedule with the updated health summary plan description. This lists the benefits, such as an annual exam that the health plan covers without further cost toward health care participants' deductible.

- ### ➤ **Congregations Cultivating Pastor Wellbeing.** This checklist helps congregational leadership reflect on how they are supporting their pastors and staff. Go to the following webpage: <http://mennoniteusa.org/wellbeing-in-ministry/> and click on the link for the checklist.

Other Notes

- ### ➤ **Life and Disability Benefits** – Remember, with your Corinthian Plan coverage, all *employees*, waived or with active coverage, carry Life and Disability coverages. These come at low rates because all participating staff by carrying health coverage or waiving coverage.
- ### ➤ **Subsidies – The Fair Balance (subsidy) Fund** currently supports twenty congregations that each receive a subsidy to help pay their health coverage premium. Currently, almost \$22,000 a month goes out to support these congregations. If your congregation struggles to cover monthly premiums, contact TCP Director, Duncan Smith.
- ### ➤ **Remember to please inform myself or Denise Henke, at Everence, of any staff changes as soon as you know them.** This way we can offer help to both congregation and staff on your options at the time of transition. Staff persons lose their eligibility for The Corinthian Plan at the end of the month of their last day of active employment.

Renewal Packet

The packet includes all the information to make changes for 2023 or information about benefits. You can also find renewal documents for The Corinthian Plan, as well as other information at <http://mennoniteusa.org/what-we-do/the-corinthian-plan/>.

Every year I include a little summary of how The Corinthian Plan works for your interest and reminder. That is below my signature.

Let Us Help You

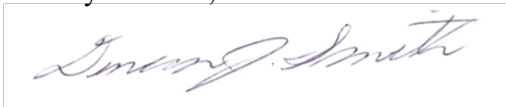
If you have questions about the enclosed material, contact Denise Henke at Everence, your Corinthian Plan Area Advocate (Joe Christophel, Teresa Pickens), the Wellness Coordinator (Ingrid Friesen Moser), or you can be in touch with me, Duncan Smith. Contact information is included in this packet (Attachment #1). We are eager to assist you in any way we can. *James Miller who had been working with the conferences in the Eastern United States left his position at the end of August. We will miss James. Teresa Pickens is currently covering James' conferences.*

Please keep me, your Area Advocate, or Denise Henke, informed of any changes to the contact person in your congregation or conference office. We do not always have contact information for non-pastor staff, so please share any information you receive from us with all staff. Thanks!

I welcome your input on how The Corinthian Plan is or is not meeting your health coverage needs.

May you know the grace and peace of Christ as individuals, in your congregations, and conferences.

Sincerely in Christ,

A rectangular box containing a handwritten signature in cursive script that reads "Duncan Smith".

Duncan Smith
Director, The Corinthian Plan, Mennonite Church USA

How the Plan works:

- Premiums continue to cover claims, leaving reserves in a strong position.
- “Community Pricing.” Rates are calculated using a “community pricing” methodology. This means the claims (medical expenses paid by the health plan) are shared by all participating congregation members in the group. All member churches share the benefit of low claims and the impact of high claims.
- Funding for the Fair Balance Fund comes from you. Participating congregations pay \$10 per average attendee, annually for this mutual aid fund. Thank you! See above for current stats.
- Currently the number of lives covered by health coverage is 632. All participating congregations/conferences, including those that waive coverage or do not have an eligible employee is 295.
- TCP Plan Overview document with a summary of TCP benefits and structure can be found at the top of the TCP [webpage](http://www.mennoniteusa.org). ([The Corinthian Plan | Mennonite Church USA](http://www.mennoniteusa.org))