



The Corinthian Plan
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October 2023

2024 Renewal Cover Letter – The Corinthian Plan

Dear Congregational/Conference Representative or Corinthian Plan Participant,

Thank you for your ongoing participation. This packet will include highlights and changes to Corinthian Plan benefits. *For those of you receiving this letter, please remember to make sure that all participating staff have a copy of this letter.*

The packet includes instructions for renewal and contact information for questions. The instructions give a helpful overview of the documents included. We have begun the process of migrating some documents to being online only. In the packet, these documents will be noted by the following wording in the right-hand column: "(available on The Corinthian Plan webpage)."

Please return your renewal form by November 17, 2023. Also, let us know if the contact person in your congregation/conference has changed.

I will start with a few important changes and things to note, follow with a summary of rate changes, and then with some of the standard reminder information.

New Deductible Level

The Corinthian Plan has added a **new, higher, deductible level, \$4,000 single/ \$8,000 family**. This will provide a cheaper level of coverage. **Please note this addition as you look at your 2024 Illustrations.** This deductible level was added to provide a different and cheaper deductible option. The current three deductible levels are lower, and all are more equivalent to the second highest level, gold, on the exchange. This will be between a gold and next level lower, silver. Subsidies will continue to be provided at the \$3,000 single /\$6,000 family deductible level so as not to disrupt the system.

Important Reminder

This reminder is for both congregational representatives and your staff with health coverage. *Know your coverage.* As the congregation or conference employing your staff, know what coverage you are offering, as a participating staff, also know your coverage. The Summary Plan Description gives more specific details of your coverage than other general documents that help you understand what your Preventative and general coverages. Sections IX "What is Covered," and Section X "What is not covered" are important to read. If you have specific questions about what is covered, you can query this document or just read through it. It is long, pages 22 – 37. The entire document is overwhelming, but this is most likely the section that is of most interest. Let me, Duncan Smith, know of any questions or comments you have regarding Corinthian Plan coverage. We continue to respond to improving our health coverage to better serve you as quickly as we are able.

Health coverage is primarily legislated by the States. State laws may affect what is covered or not in your area. For example, many states have introduced restrictions with wide-ranging effects on

women's reproductive health and women's health coverage in general. Please understand your state laws. If a procedure is illegal in your state, the insurance company will not cover it, even if you have it done in a state where it is legal.

Health Coverage Premiums – 2024

A reminder that 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.

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 2024 the **base rate** increase is **3.5%**. *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 premium costs. Please be in touch with any questions.*

Dental and Vision Premiums – 2024

A. Dental Plan (Optional)

The TCP self-funded Dental Plan *will not have any (0%)* increase in premiums. As always, give us feedback on our Dental Plan. We will continue to keep the current self-funded Plan unless we hear a desire from participants for richer benefits which require contracting with an existing provider of dental services (such as Delta).

- B. Vision Coverage (Optional).** Rates for the VSP Signature Plan will remain the same. The Choice Plan rates will increase by around 3%. Our contract with VSP is for two years. These rates will remain the same for 2024 and 2025.

Pharmacy Benefits Manager and Well360 Connect

- A. Pharmacy Benefits Manager (PBM) remains Express Scripts.** We continue to contract with Express Scripts and do not expect to change. Please continue to give us feedback that might be helpful or if we can help you troubleshoot with Express Scripts around prescription issues.
- B. Highmark BCBS Well360 Connect.** These services are designed to support participants in navigating the health care system and support for existing conditions such as Diabetes or following a surgery. You should have received information from Highmark regarding these services. If you have any questions, let us know.

COVID-19 Coverage

Most emergency COVID-19 coverages ended with the end of the Public Emergency in the United States. One continuing benefit is that COVID-19 vaccines/boosters are covered, without further cost, under immunizations, like flu shots.

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
- Use your Conference Accountability Plan (if it meets our requirements)
- Wellbeing Retreat Day (six hours minimum)

The 2023-24 Wellness Incentive cycle began on March 1st, 2023, and runs through February 29, 2024, with the new cycle beginning on March 1, 2024. Please note these deadlines.

- **Preventive Benefits**
Staff with health coverage will receive the Highmark 2024 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 Fund** currently supports eighteen congregations that each receive a subsidy to help pay their health coverage premium. Currently, almost \$15,500 a month goes out to support these congregations. Since its' inception, The Corinthian Plan has received \$4.5 million and distributed this money to participating congregations in need. 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 2024 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

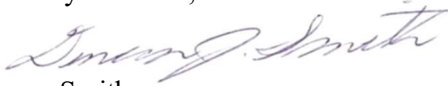
If you have questions about the enclosed material, contact Denise Henke at Everence, your Corinthian Plan Area Advocate (Joe Christophel, Teresa Pickens), the Wellness Coordinator (Ingrid Friesen Moser), or you can be in touch with me, Duncan Smith. Contact information is included in this packet (Attachment #1). We are eager to assist you in any way we can.

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 as to 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,



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 576. All participating congregations/conferences, including those that waive coverage or do not have an eligible employee, are 277.
- TCP Plan Overview document with a summary of TCP benefits and structure can be found at the top of the TCP [webpage](#). ([The Corinthian Plan | Mennonite Church USA](#) (mennoniteusa.org))