Welcome to the Town Hall and Q&A

While we gather… can you share your involvement with The Corinthian Plan?

Write in the chat, are you:

- Currently participating in The Corinthian Plan
- My church is involved but I'm new
- My church is not participating now

Also at any time, write any questions you have. We'll have Q&A after a brief presentation.

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Agenda

- Introductions
- Pat: Health insurance industry context and trends
- Susan: Plan options and benefits
- Ingrid: Wellness
- Susan and the Everence team: Enrollment process
- Q&A

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The Corinthian Plan

Key Trends Impacting Health Plans

The Corinthian Plan Town Hall
October 29, 2026

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About your presenter



Patrick Tibbs

GroupCare Operations Manager

M.A., Human Resource Management
Certified Employee Benefit Specialist (CEBS)

Healthcare Costs Continue to Rise

Healthcare costs continue to exceed both inflation and wage growth, creating challenges for employers, employees, and health plans nationwide.

Cost Growth Comparison

📈 **Healthcare Costs:** 9%
👔 **Wage Growth:** 4%
💵 **Inflation:** 3%

Key Takeaway: Healthcare costs continue to outpace both wages and inflation.

Sources: Aon (2025); Mercer (2025); PwC Health Research Institute (2025

What Is Driving Higher Costs?

Cost Drivers:

- 🏥 Hospital Costs
- 💊 Specialty Medications
- 📈 GLP-1 Medications
- 🧬 Gene Therapy
- 🧠 Behavioral Health
- ❤️‍🩹 Chronic Conditions

Pharmacy Trends are Reshaping Healthcare

Traditional Medications

- Widely used treatments with generally lower costs

Specialty Medications

- Complex therapies used to treat chronic or rare conditions
- Significantly higher costs than traditional medications

Gene & Cell Therapies

- Advanced, often one-time treatments
- Costs can reach hundreds of thousands, or even millions, of dollars per treatment

Key Message

A small number of high-cost medications and claimants can drive a disproportionate share of total pharmacy spending.

Understanding GLP-1 Medications

Potential Benefits

- ✅ Weight management
- ✅ Diabetes treatment
- ✅ Improved health outcomes
- ✅ Reduced health risks

Cost Considerations

- ⚠ High utilization growth
- ⚠ Long-term treatment expectations
- ⚠ Significant plan expense

How Organizations Are Responding

Prevention

- Promote wellness and preventive care

Care Navigation

- Connect members to the right care at the right time

Care Management

- Support members with chronic and complex health conditions

Where Healthcare Spending Goes

- Hospital Care
- Physician Services
- Prescription Drugs
- Outpatient Services
- Other Services

Key Takeaways

- Healthcare costs continue rising nationwide.
- Multiple factors are driving those increases.
- Organizations are responding with new strategies.
- The Corinthian Plan provides value through collaboration and stewardship.
- Every member plays an important role.

Thank You

Questions?



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Premium Rates and Plan Design

- 17.7% increase in base rate
- Plus demographic factors (age, sex, location)
- Deductibles and Co-Insurance stay the same
- Dental and Vision base rates stay the same
- One improvement: dental enrollment at birth

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Health Coverage

- Highmark, with BCBS Provider Network
- Express Scripts for Rx
- 2 deductible options:
  - $3,000/$6,000 (non-embedded)
  - $5,000/$10,000 (embedded)
- After deductible, both have Co-Insurance up to Out of Pocket Maximum

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Other Coverage

- Life and Disability: included for all enrolled in health
- Dental (also available for those waiving health)
  - Optional for Congregations to offer
  - Basic or Comprehensive, congregation decides
  - Everence Plan
- Vision (also available for those waiving health)
  - Optional for each participant
  - Signature or Choice
  - VSP

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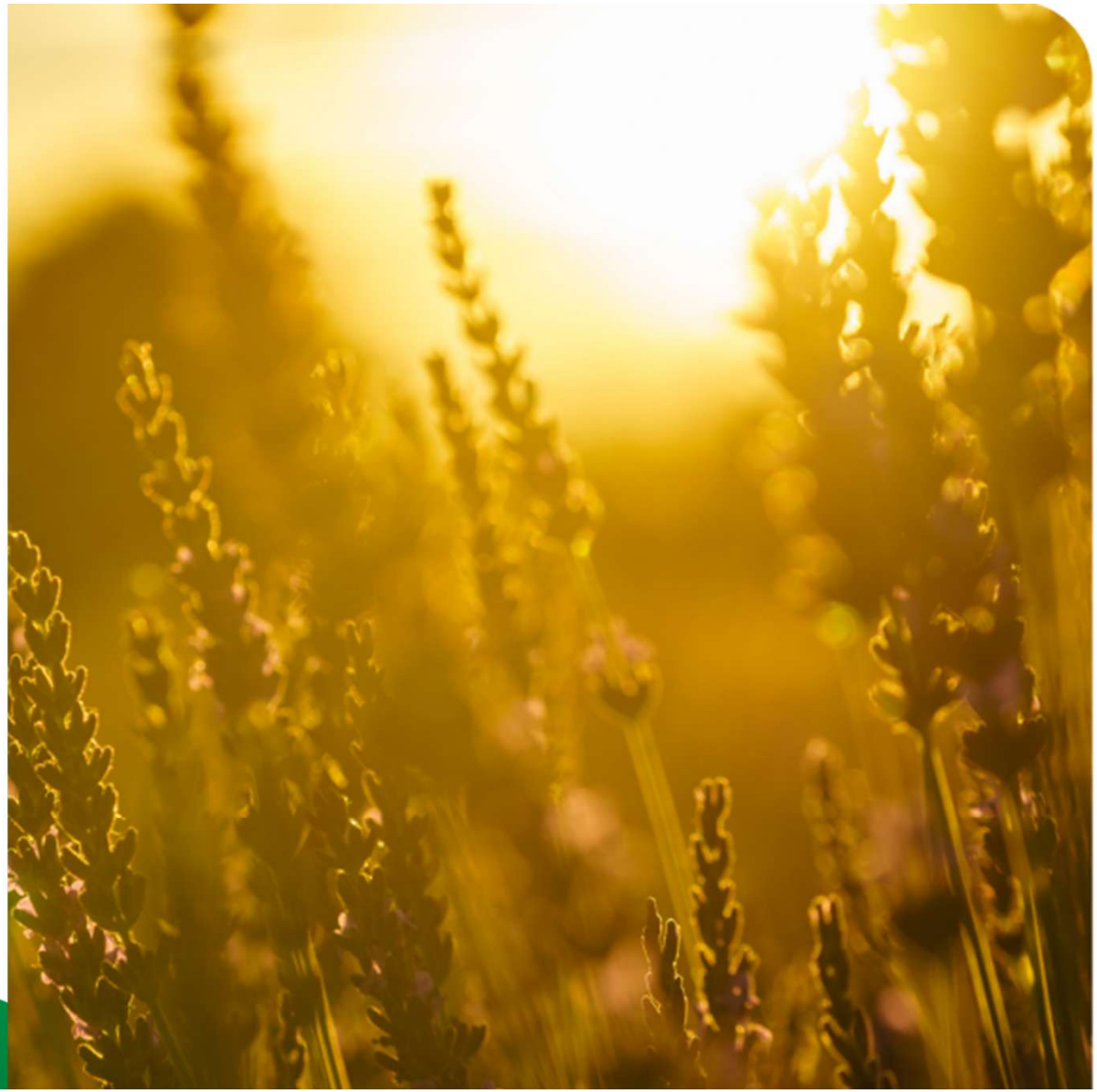
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Important Distinctives

- Comprehensive Coverage (*especially compared to Sharing Plans*)
- Mutual Aid and Fair Balance Fund
- Designed by and for Mennonite Church
  - Everence as Administrator
  - Porting Coverage
- Wellness focus

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TAKE ADVANTAGE OF YOUR

Wellness Incentive!

Employees and covered spouses: schedule now to beat the rush.

All steps must be completed by **Feb. 28, 2027.**

Earn $300 per individual/$600 per married couple by taking advantage of this annual Corinthian Plan benefit in your health plan. Health plan members and waived employees are eligible.

Take two steps to participate:

- Complete a routine wellness exam with your primary medical provider (earn $150).
- Participate in one of two possible activities this cycle (earn $150 for completing one):
    1. A wellbeing conversation with a Wellbeing Specialist
    2. Complete a wellbeing retreat day of your choosing.

Scan to find guidelines and more information, or visit:

mennoniteusa.org/ministry/the-corinthian-plan/wellness-incentives

Corinthian Plan Wellbeing Specialists



Ruth Johnston



Anne Blackwood

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2026 Preventive Schedule

Effective 1/1/2026

Plan your care: Know what you need and when to get it

Preventive or routine care helps us stay well or finds problems early, when they are easier to treat. As a part of your health plan, you may be eligible to receive some of these preventive benefits with little to no cost sharing when using in-network providers. All benefits for over-the-counter drugs and supplies must be purchased through in-network pharmacy providers in order to be covered.* Make sure you know what is covered by your health plan and any requirements before you receive any services. Recommended annual services are based on a calendar year, which resets on January 1 of every year.

Some services and their frequency may depend on your doctor's advice. That's why it's important to talk with your doctor about the services that are right for your age, gender, and family history. CHIP members may have additional preventive services and coverage. Please check the CHIP member booklet for further details of CHIP coverage of preventive services.

Questions?

- Call Member Service
- Ask your doctor
- Log in to your account

Adults: Ages 19+

Female Male

GENERAL HEALTH CARE	
Annual Checkup** (Routine, not a work- or school-related physical)	• Ages 19 – 49: Every one to two years • Ages 50 and older: Once a year
Depression Screening and Anxiety Screening	Once a year
Illicit Drug-Use Screening	Once a year
Pelvic and Breast Exam	Once a year

Enrollment Process

- Renewal Packets Mailed
- Return Renewal Option form by November 20
- Open Enrollment November 1-December 31
- Start with a Request for Information form to get a quote

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Q&A

- Unmute and ask now
- Drop it in the chat
- www.TheCorinthianPlan.org
- Call or email any of us later

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