



The Corinthian Plan  
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October 2024

## **2025 Renewal Cover Letter – The Corinthian Plan**

Dear Congregational/Conference Representative and Corinthian Plan Participant,

I hope this letter finds each of you reading it, living into God’s love and desire that we seek our own well-being along with the well-being of others. (Mark 12: 28 – 31) Our world is in continuous need of seeing and receiving this good news.

As with each year, this letter will give updates and changes to Corinthian Plan benefits. *For the congregational contacts or anyone receiving this letter, please remember to make sure that all participating staff receive a copy. Please review the necessary information promptly so you can contact us with any questions.*

The instruction pages give helpful outline and information to sift through the packet more efficiently. Some documents you will only find online. 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 22, 2024. Also, let us know if the contact person in your congregation/conference has changed. As always, contact information for me, your Area Advocate, or Everence staff are listed in the packet.**

### **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, and as a participating staff member, also know your coverage. The 2025 Summary Plan Description will have a new look; as always, the Summary Plan Description will give more specific coverage details. Sections “Covered Services – Medical Program” and “What is not covered” are important to read.

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 – 2025**

First, a reminder that last year we added a higher deductible, \$4,000 individual (self-only)/\$8,000 family. Several congregations choose to sign on with this. When making deductible choices, be sure to consider family circumstances in conjunction with what works best for your congregation.

When setting premiums, the goal of The Corinthian Plan is to project a gain of zero and a loss of zero. The Corinthian Plan projects claims and medical expenses based on trends and claims experience. Here is the base rate information for 2025 as given in the same format each year.

- The base rate is the projected premium increase *before* demographics (age of staff, location, gender) for each of your participating staff. For 2025, the **base rate** increase is **4.9%**. *Remember, you will still experience further changes to your premium due to staff being a year older, gender, and location. Also, adding to or reducing staff and whether the added or leaving staff are older or younger affect premium costs. Please be in touch with any questions.*

### **Dental and Vision Premiums – 2025**

#### **A. Dental Plan (Optional)**

The TCP self-funded Dental Plan *will remain the same again this year. The good news is that due to our plan performance over the last few years, we are increasing the benefits by \$50 for a single person and \$100 for a family (\$1,300 Single/ \$2,100 Family).*

- #### **B. Vision Coverage (Optional).**
- Rates for the VSP Signature Plan and the Choice Plan rates will remain the same this year. TCP is in the second year of a two-year contract with VSP.

### **Coverage Changes**

A medical claim for The Corinthian Plan highlighted our limited coverage around pregnancy loss and reproductive care. Coverage changes often arise from claims presented around difficult situations that do not always have simple answers, especially given medical complexities. To provide full coverage for participants around reproductive care, TCP will remove restrictions related to abortion. As noted above, state regulations will still apply. Highmark may not cover a procedure if a person lives in one state where it is illegal but goes to another to have a procedure.

### **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 surgery. *We are interested in your feedback if you are aware that you are using Well360 Connect, whether your experience is positive or negative. We are evaluating whether to continue with this program in coming years.*

### **Well-being Resources and News**

- #### **A. Highmark App. Drawing.**
- You may be aware that we are doing this each quarter for those of you who download the Highmark App on your phone. We have two quarters to go. Find information on the TCP front [webpage](#). The App can be a handy tool to track your expenses, and you can also find other helpful health and well-being information and tools.
- #### **B. New! Wellbeing Specialist.**
- We said goodbye to LaVina Miller Weaver and are, as of this writing, welcoming Ruth Johnston. She will join Anne Blackwood as our second Wellbeing Specialist. Ruth is from Central Plains/Iowa.
- #### **C. Wellness Incentives.**
- Congregational and conference staff are encouraged to take advantage of their Wellness Incentive, not just to gain \$150 per activity but also to gain \$300 total for both employees and

spouses (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 2024-25 Wellness Incentive cycle* began on March 1<sup>st</sup>, 2024, and runs through February 28, 2025. with the new cycle beginning on March 1, 2025. Please note these deadlines.

➤ **Preventive Benefits**

Staff with health coverage will receive the Highmark 2025 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. 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 2025 or information about benefits. You can also find renewal documents for The Corinthian Plan and 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 as a reminder. That is below my signature.

### **Let Us Help You**

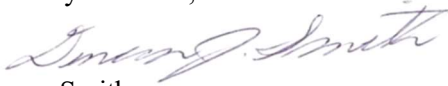
If you have questions about the enclosed material, contact Denise Henke at Everence, your Corinthian Plan Area Advocate (Joe Christophel, Teresa Pickens), the Wellness Coordinator (Ingrid Friesen Moser), or you can be in touch with me, Duncan Smith. Contact information is included in this packet (Attachment #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 based on this model. What this means is that 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. No one person or congregation is singled out regarding the impact of any personal claim.
- Funding for the Fair Balance Fund comes from you. Participating congregations pay \$10 per average attendee, annually for this mutual aid fund. Thank you! The Fair Balance Fund currently supports eighteen congregations that receive a monthly subsidy to help pay their health coverage premium, almost \$15,500 a month.
- Currently, the number of lives covered by health coverage is 526. All participating congregations/conferences, including those that waive coverage or do not have an eligible employee, are 269.
- 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](http://mennoniteusa.org))