

Changing the Way We Use Health Care



The best way to manage a challenging situation is to change.

One thing I've learned since taking up stand-up paddle boarding: balance doesn't mean standing still. To make progress, you need to adjust when conditions shift or you risk a soggy alternative. At times, navigating today's complex health care system can feel like paddling through stormy swells. To stay afloat, we must make a change.

This year, leaders across the ELCA have answered the call to a wellness reformation, working hard to create healthier lifestyles and purchase health care wisely. Thank you. Portico has worked hard, too, designing a new approach to make it easier for ELCA-Primary members to get the best possible care at the right price. Join us in the next wellness reformation step: Actively engage with new Care Coordinators. You'll save time, make better health care decisions, and help us stem the rising tide of health care costs.

The Rev. Jeffrey Thiemann, President & CEO



Starting January 1

PORTICO
Benefit Services | A Ministry of the ELCA

YOUR FIRST CALL FOR HELP WITH HEALTH CARE

877.851.5656

Portico Care Coordinators by Quantum Health
For ELCA-Primary Health Plan Members
Monday – Friday 7:30 a.m. – 9 p.m. (Central)

LEARN MORE



What You Need to Know for 2017

New Portico Health ID card coming soon!

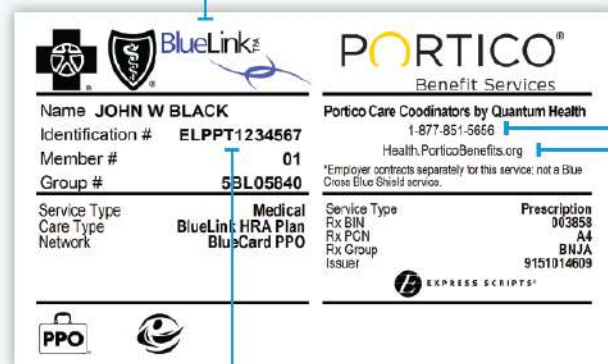
One card replaces two in your wallet today.

- Covers ELCA-Primary medical, mental health, and prescription drug benefits.
- Show at the doctor and pharmacy starting Jan. 1.
- Discard your existing Blue Cross and Express Scripts cards Jan. 1.

New card, same coverage.

- Same Blue Cross network of doctors and negotiated discounts.
- Same Express Scripts prescription drug pharmacies — retail and home delivery.

An affiliate of Blue Cross — if asked, BlueLink TPA is the name of your insurance carrier.



Add to your cell phone.

View claims online.

Planning a medical procedure in January?

Care Coordinators are available now to help you. Call **877.851.5656** today to ask questions and verify coverage for your upcoming procedure.

Look here for your new medical and prescription drug ID number.



Also: If your SelectAccount debit card expires 12/2016, watch for a new one to access your personal wellness account, health FSA, or HSA.



Resilient Leaders Radiate God's Love

Use your new benefit to steward your gifts and serve God's people.

Care Coordinators are the health care experts, so you don't have to be. To help strengthen your physical, emotional, and financial well-being, Care Coordinators will:

- Work with you and your doctors to help ensure you receive the right care, so you're better able to serve
- Suggest proactive opportunities, so you can create healthy lifestyle habits and model them for others
- Support your efforts to manage a condition, so you can sustain a lifetime of service
- Guide you toward lower out-of-pocket costs, so you and your family have more to spend, save, and share
- Help you purchase health care wisely, so our self-insured plan can continue providing life-giving care for our brothers and sisters in need

How to Use Today's Benefits Next Year

Scan the list to see what applies to you.

IN 2016, DID YOU...

IN 2017, DO THIS...

Fill a prescription?	••• Show your new Portico Health ID card at your retail pharmacy starting Jan. 1. If you use home delivery, we'll update Express Scripts with your new ID number for you.
Earn wellness dollars?	••• Watch for details in January to earn \$400 per member and spouse with ELCA-Primary benefits.
Go to the dentist?	••• Keep your current Delta Dental ID card in your wallet; it's not changing.
Use the fitness center discount?	••• Show your new Portico Health ID card at the gym in December or your first visit in January to continue your discount, up to \$20 per month.
Use the Employee Assistance Program?	••• Continue counseling for up to six total visits. To seek help with grief, depression, substance abuse, work issues, or other personal concerns, call EAP at 800.432.5155 or ask a Care Coordinator to connect you.
Call ELCA NurseLineSM?	••• Call Care Coordinators instead for help managing health issues and concerns. Also, Doctor On Demand remains an option to treat common conditions online for \$40 per visit.
Call the Portico Customer Care Center?	••• Continue to call 800.352.2876 for help with ELCA retirement, disability, and survivor benefits — and any time your family status, address, call, or employment changes.



Enhanced Retirement Planning Benefits, Too

Sponsored members, take greater control of your financial life in 2017 with:

- An innovative online retirement planning tool
- In-house Portico financial planners

WATCH FOR DETAILS IN JANUARY

Care Coordinators Are for You

No matter how you use health care, call starting January 1.

TO PREVENT ILLNESS



"I always get a yearly physical and flu shot. Are there other tests I should be thinking about?"



"It sounds like you're taking good care of yourself. Depending on your age, your plan pays for certain cancer screenings you might want to consider, like a colonoscopy or mammogram. I can help you take advantage of preventive services you might not have known about."

TO TREAT ILLNESS OR INJURY



"An old sports injury flared up, and I can barely move. My doctor recommended physical therapy. How do I get started?"



"It can be confusing to choose the right provider. I can help you find someone who's in-network, and help you understand how much you'll pay and how much the plan covers. Physical therapy requires pre-certification, and I can help with that, too."

TO MANAGE A CHRONIC CONDITION



"Being diagnosed with heart disease was a wake-up call. I'm not sure what to do next."



"You're not alone. I can help answer questions you have about your treatment plan or medications. If you're thinking about making some healthy changes, I can be your sounding board and cheerleader every step of the way."

This service is not a substitute for professional health care advice. By providing this service, Portico Benefit Services is not providing medical advice, diagnosis, or treatment. We encourage you to discuss any decisions about lifestyle changes, treatment, or care with your health care provider.

Meet Your Care Coordinators

Portico's team of Care Coordinators will include about 25 benefit specialists and registered nurses working side by side to help ELCA-Primary members navigate the health care system. Below, we asked one Care Coordinator some questions about what you can expect.



Q: How do Care Coordinators help members save money?

A: We demystify health care costs so you can make informed decisions. For example, we'll help you determine if certain tests or services are needed, and find in-network providers so you aren't charged extra fees.

Q: Do Care Coordinators mandate members' health care?

A: No. Our role is to educate and advocate for you. You can continue to choose providers without a referral. And like today, your provider will call us before certain procedures to verify whether they're covered. This pre-certification step helps you avoid surprise bills, and gives you time to reschedule at a less-costly in-network facility if you had chosen one out-of-network.

Q: How much does it cost to call?

A: There's no cost to you, and you can call as often as you'd like. We look forward to serving you!

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