

2024 ELCA Benefit Notices

Portico Benefit Services is required to provide certain notices annually to members with coverage under the ELCA Medical and Dental Benefits Plan (ELCA Health Plan). The information in this document pertains to benefits available in 2024 and can help inform your enrollment decisions for 2024.

Important Notice About Your 2024 Prescription Drug Coverage

For members enrolled in any ELCA Medicare-Primary health benefit option or ELCA-Primary health benefit option:

ELCA Health Plan prescription drug coverage is creditable coverage.

If you have ELCA Medicare-Primary benefits, creditable coverage means your ELCA Health Plan prescription drug coverage is, on average, as good as or better than Medicare's standard prescription drug coverage.

Because you have creditable coverage, you can keep your ELCA Health Plan coverage and not pay a late-enrollment penalty if you decide to enroll in Medicare prescription drug coverage within 63 days of ending ELCA Health Plan coverage. Keep this notice as your proof of creditable coverage.

NOTE: If you have ELCA Medicare-Primary Part D prescription drug benefits and you enroll in a non-ELCA Medicare Part D plan, Medicare Advantage plan, or Medicare Supplement, your ELCA Medicare-Primary benefits will end – your ELCA Medicare Advantage benefit, dental benefit, prescription drug coverage, and SilverSneakers enrollment will terminate.

NOTE: Medicare's Part D annual open enrollment period is Oct. 15 – Dec. 7.

Visit myPortico.PorticoBenefits.org for more information about your benefits, or call the Portico Customer Care Center at **800.352.2876**.

Notices to Members With ELCA Health Plan Coverage

The benefits you receive through the ELCA Health Plan are described in a booklet referred to as the plan's "summary plan description," or SPD. You can review the 2023 SPD online and, beginning Jan. 2024, the 2024 SPD, at myPortico.PorticoBenefits.org/summaries or request a copy by contacting the Portico Customer Care Center at **800.352.2876** or mail@PorticoBenefits.org.

For a 2023 ELCA retirement, survivor, disability, or flexible benefits plan SPD and, beginning Jan. 2024, 2024 SPDs, you can also visit myPortico.PorticoBenefits.org/summaries or contact the Portico Customer Care Center.

Summary of Benefits and Coverage for members with ELCA-Primary health coverage — This is a standardized document required by health care reform legislation. It describes ELCA-Primary health benefits, defines health insurance terms, and gives examples about how 2024 ELCA-Primary health benefits work. To view this document online, go to myPortico.PorticoBenefits.org/summaries. To request a copy by mail, contact the Portico Customer Care Center at **800.352.2876** or mail@PorticoBenefits.org.

Rights and Protections Against Surprise Medical Bills for members with ELCA-Primary health coverage — When you get emergency care or get treated by an out-of-network provider at an in-network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing. A detailed notice about your rights is available by signing in to myPortico.PorticoBenefits.org/summaries or contacting the Portico Customer Care Center at **800.352.2876** or mail@PorticoBenefits.org.

Breast reconstruction for members with ELCA-Primary health coverage — The ELCA Health Plan provides breast reconstruction benefits to members and covered dependents receiving care in connection with a mastectomy. The ELCA Health Plan provides coverage for all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses and treatment for physical complications, including lymphedema, in all stages of a mastectomy. Such coverage may be subject to annual deductibles and coinsurance consistent with those established for other benefits under the plan. For more information on these benefits, contact Portico Care Coordinators at **877.851.5656**.

Maternity care for members with ELCA-Primary health coverage — The ELCA Health Plan covers maternity expenses, including a hospital stay of 48 hours following a normal vaginal delivery and 96 hours following a Caesarean section. After consultation with the mother, the mother's or newborn's attending provider may discharge the mother or her newborn earlier than 48 hours (or 96 hours as applicable). Consistent with federal law, the ELCA Health Plan does not require authorization for a maternity hospitalization of up to 48 hours (or 96 hours). Any hospitalization that extends beyond 48 hours (or 96 hours) must be authorized. The ELCA Health Plan also covers medical expenses for services provided in a qualified hospital or eligible facility by a midwife, if he or she is state-licensed or state-certified or acting under the supervision of a doctor.

Qualified Medical Child Support Order (QMCSO) — A QMCSO is a judgment, decree, or order (issued by a court or through a state administrative process) that requires a health plan to provide coverage to a member's child and meets other specific requirements. Please contact the Portico Customer Care Center at **800.352.2876** or mail@PorticoBenefits.org for additional information if you have a QMCSO that needs to be processed.

HIPAA Notice of Privacy Practices — Portico is committed to protecting the confidentiality of our members' personal information. A detailed description of your privacy rights and Portico's privacy practices is available by signing in to myPortico.PorticoBenefits.org/Privacy or contacting the Portico Customer Care Center at **800.352.2876** or mail@PorticoBenefits.org.

HIPAA Special Enrollment Notice — If you are declining enrollment for yourself or your dependents (including your spouse) because of other valid health insurance coverage, you may be able to enroll yourself and your dependents in the ELCA Health Plan if you or your dependents lose eligibility for that other valid health coverage. However, you must request enrollment within 60 days after your or your dependents' other valid health coverage ends. In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 60 days after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact the Portico Customer Care Center at **800.352.2876**.

Nondiscrimination in health programs and activities for members with ELCA-Primary health coverage — The provisions of the ELCA Health Plan comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. The provisions of the ELCA Health Plan do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

Portico Benefit Services, administrator of the ELCA Health Plan, provides, upon request, free communication assistance services to facilitate effective communication, for example:

- Telephone, email, and standard mail options
- Written information in other formats (e.g., large print)
- Free language interpreter services to people whose primary language is not English
- Information written in other languages

If you need these services, contact the Portico Customer Care Center at **800.352.2876** or mail@PorticoBenefits.org.

If you believe the ELCA Health Plan has failed to provide these services, or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with: Mike Imgrund, Health Services Manager, Portico Benefit Services, 7700 France Ave. S., Ste. 350, Minneapolis, MN 55435-2802; phone: 612.752.4322; fax: 612.752.5322; email: mimgrund@PorticoBenefits.org.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>; by mail: U.S. Department of Health and Human Services, 200 Independence Avenue SW, Room 509F HHH Building, Washington, D.C. 20201; or by phone: 800.368.1019 (TDD: 800.537.7697). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Free language assistance is available by calling **800.352.2876**.

Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800.352.2876.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電800.352.2876。

Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800.352.2876.

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800.352.2876.

Kung nagsasalita ka ng Tagalog, may mga libreng serbisyo para sa tulong sa wika na maaari mong gamitin.

Tumawag sa 800.352.2876.

Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните по номеру 800.352.2876.

ن اجم ل اب كل رفاوتت ةي وغلل اءء اسمل اءاءء ن اف، ةي برعل 800.352.2876 ل صءا.

Si w pale Kreyòl, gen sèvis èd pou lang gratis ki disponib pou ou. Rele 800.352.2876.

Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800.352.2876.

Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800.352.2876.

Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Dzwon pod numer 800.352.2876.

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。Call 800.352.2876.

In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800.352.2876.

Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufen Sie uns an unter 800.352.2876.

دشاب یم امش سرتسد رد، ناگیار روطب، ینابز یناسر یرای اءاءء، دینک یم تبءص یراف نابز هب رگا: ءءوت 800.352.2876.

PORTICO®

Benefit Services | A Ministry of the ELCA