

2025 ELCA-PRIMARY HEALTH BENEFITS**Finding the Help You Need**

As of Jan. 1, 2025

Portico provides comprehensive ELCA-Primary health benefits through partnerships with BlueLink (medical and mental health benefits), Express Scripts (prescription drug benefits), and Delta Dental (dental benefits). **In addition, Portico offers resources to help ELCA Health Plan members enrolled in ELCA-Primary health benefits address health needs and support long-term well-being — most at no additional cost.** Members can sign in to *myPortico.PorticoBenefits.org* to learn more about these and other resources.

Need Medical Care?**Medical Benefit**

Helps you pay for medically necessary, eligible medical care expenses. Eligible medical services for treatment or diagnosis of an illness, injury, or physical condition must be provided by state-licensed professionals and facilities — whether it's in a clinic, a hospital, an emergency room, etc.

Before a first visit or if your care requires pre-certification (see list on back of your Portico Health ID card), call a Quantum Health Care Coordinator (877.851.5656) to confirm that the provider is in-network (costs you less) or to pre-certify your care.

First Step:

- Visit provider, show your Portico Health ID card.

**Text-Based Care**

Text-based visits with a care team that includes board-certified physicians and other providers are available 24/7 to treat the full spectrum of non-urgent concerns virtually — no appointment necessary — \$8 copay if you have Silver+ or Bronze+ and \$0 copay for all other benefit options. The care provider can diagnose and treat illnesses and order necessary prescriptions and laboratory tests (out-of-pocket costs for prescriptions and tests depend on which ELCA-Primary health option you have).

First Step:

- Download the 98point6 app, sign in with your mobile phone number, create a profile, and verify your identity so you're ready for a first visit.

**Need Help Finding Care?****Quantum Health Care Coordinators**

These skilled listeners can:

- Explain your benefits
- Sort out claims or bills
- Find in-network care
- Help with pre-authorization
- Discuss a health condition
- Locate support programs
- Replace ID cards

First Step:

- Download the Quantum Health app. Find more info on myPortico under Health Benefits and Care Coordinators & Claims: Quantum Health.
- Call a Quantum Health Care Coordinator at 877.851.5656, Mon. – Fri. 7:30 a.m. – 9 p.m. (Central).



Time for a Checkup, Screening, or Vaccination?

Medical Benefit

Pays 100% of the cost for eligible preventive services delivered by an in-network provider, including vision examination, screenings, checkups, and immunizations.

First Step:

- Call a Quantum Health Care Coordinator (877.851.5656) to find an in-network provider.
- Then, visit provider and show your Portico Health ID card.



Need Mental Health Care?

Mental Health Benefit

Helps you pay for medically necessary, eligible mental health care expenses. Eligible mental health services, including assessment, counseling, medication management, detoxification, and addiction treatment must be provided by state-licensed professionals and facilities.

Before a first visit or if your care requires pre-certification (see list on back of your Portico Health ID card), call a Quantum Health Care Coordinator (877.851.5656) to confirm that the provider is in-network (costs you less) or to pre-certify your care.

First Step:

- Visit provider, show your Portico Health ID card.



Online Mental Health Programs

Coach-supported, self-paced, interactive programs help those age 13+ change behavior patterns based on proven principles of Cognitive Behavioral Therapy. Confidential and available 24/7 at no additional cost to you, programs address anxiety, stress, social anxiety, depression, insomnia, panic, substance use, and resilience.

First Step:

- Visit [learntolive.com/partners](https://www.learntolive.com/partners) and enter "Portico" code to enroll in a program.



Employee Assistance Program (EAP)

Struggling with problems related to grief, marriage, parenting, work-related challenges, finances, or substance use? EAP is a great first step. It can connect you with a master's-level professional counselor who can provide up to six covered sessions per issue per year at no added cost to you. EAP benefits also include Talkspace, which allows you to engage with a licensed counselor 24/7 either on your phone or laptop, via voice, text, or video. Talkspace counselors set their own hours and help with issues such as anxiety, depression, trauma, grief, substance use, stress, and more. One week of unlimited text messages counts as one session.

First Step:

- **Contact a Counselor**
833.413.7678 (833.413.PORT)
th.carelonwellbeing.com/portico
- **Contact EAP Legal and Financial Assistance**
800.746.7047



Want to Fill a Prescription?

Prescription Drug Benefit

Helps you pay for eligible prescription drugs. Your out-of-pocket cost will depend on which ELCA-Primary health benefit option you have.

- If taking a drug for 31 days or less, fill at a local in-network pharmacy using your Portico Health ID card.
- Members can fill a 90-day supply medication at their "Personalized Retail Pharmacy" — either CVS or Walgreens (but not both).
- If taking a drug on an ongoing basis, you may be able to save money by ordering online or by phone through Express Scripts' home delivery service. 800.575.8090 24/7; TTY/TDD 800.305.5376; express-scripts.com.
- If taking a specialty drug (very costly oral and injectable drugs with specific storage requirements, complex instructions, for serious/complex illnesses), you must order through Express Scripts subsidiary, Accredo Specialty Drug Pharmacy. 800.803.2523, Mon. – Fri. 7 a.m. – 8 p.m., Sat. 8 a.m. – noon (Central).

First Step:

- Ask your provider to prescribe lower-cost generic or preferred brand-name option.
- Tip: Share *Drug Formulary List* with provider (found on myPortico).



Need Dental Care?

Dental Benefit

Covers preventive services, basic care, major restorative care, and orthodontia if you are enrolled in this benefit. Find-a-Dentist tool found at deltadentalmn.org helps to locate in-network Delta Dental PPO or Premier network dentists. Additional information on covered services is available on myPortico.

First Step:

- Show Delta Dental ID card.
- If care is estimated to exceed \$300, ask clinic to call Delta Dental first to determine allowed amount and your cost-share.



Want Help with Diabetes or Heart Disease?

Chronic Condition Prevention Program

This Omada program is designed to help members who qualify create modest changes that promote weight loss and help reduce the risk of Type 2 diabetes and heart disease. With no additional out-of-pocket cost, participants receive access to the following features:

- Professional coach for one-on-one guidance
- Wireless smart scale to monitor progress
- Weekly online lessons to educate and inspire
- Small online peer group for real-time support

Diabetes Management Program

Those with Type 1 or Type 2 diabetes who use the ELCA prescription drug benefit for diabetes supplies and medications are eligible for this Omada program. At no additional cost, participants receive access to:

- A continuous glucose monitor and a blood glucose meter that provides personalized tips and enables sharing readings with others, replacing the need for logbooks
- A scale
- Unlimited test strips and lancets, shipped directly whenever needed
- Coaching from Certified Diabetes Educators, available 24/7/365

First Step:

- Apply to see if you qualify at omadahealth.com/portico.



Hypertension Management Program

The Omada program helps those with high blood pressure:

- Lose weight
- Manage their blood pressure with diet and medication
- Measure their blood pressure with a provided blood pressure cuff and connected scale if needed
- Get coaching and support by a trained hypertension provider

The goal of these programs is to keep members who have chronic health issues such as hypertension or diabetes-related hypertension stay on track and stay motivated. There is no additional cost for these benefits.

Looking for Wellness Resources?

Virtual Health & Fitness Classes

Offering something for everyone, Burnalong's virtual health and fitness platform provides thousands of on-demand and live classes with social motivation and no additional cost.

Burnalong+ gives you access to the gyms and fitness centers in the Burnalong+ network. You can use all the amenities available with a standard membership: equipment, group classes, pools, sauna, or childcare. You can opt in and join Burnalong+ for \$29 per month when you enter your credit card information on the Burnalong site. There are no activation or cancellation fees — join or cancel any time.

Virtual Therapy for Back, Joint & Muscle Pain

This convenient alternative to in-person therapy — at no additional cost — enables doctors of physical therapy to work virtually with eligible participants, monitoring their physical progress digitally, in real time via electronic sensors and a tablet that are mailed to your home or office.

Hearing Screening and Hearing Aids

ELCA-Primary health benefits cover an annual preventive hearing screening. Prescription hearing aid coverage is an eligible medical expense subject to deductible and out-of-pocket limit: up to \$3,000 for adults (age 18+) every 36 months; and, up to \$3,000 per aid, per ear, every 36 months, for children under age 18.

If eligible for our dental benefit, you can also receive discounts on diagnostic tests and hearing aids through Delta Dental's affiliation with the Amplifon Hearing Health Care network of nearly 5,700 providers across the U.S.

First Step:

- Sign up using your Portico Health ID card number at join.burnalong.com/portico.

burnalong

First Step:

- Apply to see if you qualify at join.swordhealth.com/portico.

 **sword**

First Step:

- Call a Quantum Health Care Coordinator (877.851.5656) for information about the hearing aid benefit.
- For discount information, call 855.531.4694 for help finding a provider near you — mention you're a Delta Dental member or ELCA Health Plan member.

 **DELTA DENTAL**

Vision Care Services

If you elected to enroll in this voluntary benefit, get personalized eye care from a VSP network doctor and save on contact lens and prescription eyewear.

First Step:

- Find a network provider at [vsp.com](https://www.vsp.com).
- Tell your provider you have VSP; no need to show a benefit card.



Have Enrollment or Eligibility Questions?

Call Portico's Customer Care Center

Portico strives to offer accessible communication and answer your questions with accurate information and in a timely manner. Portico's Customer Care Center was named a Center of Excellence by Benchmark Portal for the tenth consecutive year in 2024.

Call:

- 800.352.2876
- Mon. – Thurs. 8 a.m. – 6 p.m.;
Fri. 8 a.m. – 5 p.m. (Central)



The ELCA Medical and Dental Benefits Plan is administered by Portico for use by the ELCA and church-affiliated organizations. While every effort is made to ensure the information contained herein is correct, the applicable legal plan document(s), policy(ies), or program(s) will control in the event of any omission or misstatement. Benefit plans are governed and administered individually through separate plan documents. Portico (and its designee, insurer, or claims administrator, as applicable) will have the power, including, without limitation, discretionary power, to make all determinations that the plan(s) require for its administration, and to construe and interpret the plan(s) for purposes of determining eligibility and benefits. The health and disability benefit plans are self-insured and are not provided through an insurance company, with the exception of the Medicare Advantage benefit and ELCA Part D drug benefit under the health plan and the insurance benefit under the disability benefits plan. Each plan's assets are held in separate trusts; accordingly, one plan cannot fund another's shortfall. Portico's ability to pay claims is dependent upon continued contributions, claims experience, and market performance. Portico has contracted with an insurance company to administer the Medicare Advantage benefit and the ELCA Part D drug benefit. Portico reserves the right to change any plan terms at any time through the amendment or termination process described in each plan document. Plan documents are available by contacting Portico.

