



# Portico Benefit Services

Jennifer Prinz, Regional Representative

The background of the image is a blurred photograph of a modern office space. It features large windows on the left side, through which green foliage is visible. The office has a clean, minimalist aesthetic with light-colored walls and ceiling. In the foreground on the right, a portion of a wooden desk is visible, also out of focus. The overall lighting is bright and natural, suggesting a daytime setting.

**Roth**

# Understanding The New Roth Option

## 5 Key Facts

ONE

After-tax contributions go into your existing 403(b) Retirement Account

TWO

At retirement distributions are tax-free (as long as five years have passed since your first Roth contribution)

THREE

May not be advantageous if you currently qualify for clergy housing allowance

FOUR

No income limitations like a Roth IRA

FIVE

IRS contribution limit is the same (combines pre-tax and after-tax contributions)

# Roth Considerations

## You might consider Roth if you....



Expect to be in a higher tax bracket in retirement.



Are young and have more time to accumulate tax-free earnings.



Want to leave tax-free money to heirs.



Don't qualify for clergy housing allowance.



Don't benefit from other tax credits: child, student loans, federal aid.



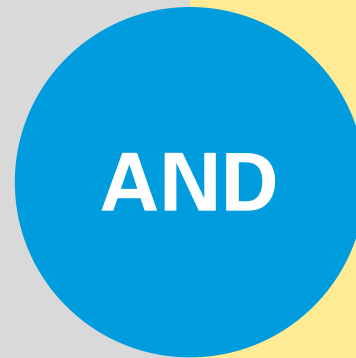
Don't intend to use the Roth funds for an ELCA annuity.

In the event of either retirement or termination, your earnings can be withdrawn tax-free as long as five tax years have passed since your first Roth 403(b) contribution and you are at least 59½ years old. In the event of death, beneficiaries may be able to receive distributions tax-free if the deceased started making Roth contributions more than five tax years prior to the distribution. In the event of disability, your earnings can be withdrawn tax-free if five tax years have passed since your first Roth 403(b) contribution

# QUESTIONS ABOUT ROTH?

Consult a

**Tax Advisor**



Contact a

**Portico  
Financial  
Planner**



800.922.4896

# Schedule an Appointment With a Portico Financial Planner

**Dolly Bilyeu, CFP®**  
Senior Financial Planner



**John Treptow, CFP®, CRPC®**  
Senior Financial Planner



**Brooks Rankin, CFP®, CLU®, ChFC®**  
Manager, Financial Planning Team

**Kristin Lutz, CFP®, CLU®, CRPC®**  
Senior Financial Planner



**Autumn Stinson, FPQP®**  
Retirement Advocate  
Associate Financial Planner



Scan the code or call 800.922.4896

A blurred background image of a modern office interior. The scene features large windows on the left side, through which green foliage is visible. The office has a clean, minimalist aesthetic with light-colored walls and ceiling. In the foreground, there is a blurred wooden desk and a white chair, suggesting a workspace. The overall lighting is bright and airy.

# **Value Copay**

# Value Copay

## 5 Things You Need To Know

For members receiving Q2A Primary Health  
Benefits from a sponsoring organization

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2025 ELCA-ENDORSED OPTIONS			
	Gold+	Value Copay	Silver+ (with employer HSA contribution)
<b>REMINDER</b>	<b>All ELCA-Primary health options have the same health benefit coverage, provider network, preventive benefits, dental benefits, and well-being support services. What's different is how you experience out-of-pocket costs.</b>		
<b>A good choice for plan members who...</b>	Prefer a lower annual deductible and out-of-pocket limit.	Prefer to pay for many health care visits and laboratory tests with predictable, manageable copays.	Can manage a higher deductible and prefer to use an HSA to save pretax for health care expenses.
<b>Health benefit out-of-pocket costs</b>	<p><b>Copays</b> \$0 virtual text-based care via 98point6</p> <p><b>Health deductible</b> Pay 100% of the negotiated rate for services until deductible is met.</p> <ul style="list-style-type: none"> <li>\$1,800 individual</li> <li>\$2,700 member and children</li> <li>\$3,600 member and spouse</li> <li>\$3,600 member spouse, and children</li> </ul> <p><b>Coinsurance</b> After health deductible is met, plan pays 80% and member pays 20% until combined out-of-pocket limit is met.</p>	<p><b>Copays</b> Pay copays until combined out-of-pocket limit is met. Copays do not apply toward health deductible.</p> <ul style="list-style-type: none"> <li>\$0 virtual text-based care via 98point6</li> <li>\$10 retail clinic and Doctor On Demand telemedicine visits</li> <li>\$35 primary care, outpatient mental health, substance use office visits</li> <li>\$50 outpatient medical therapy, massage therapy, acupuncture visits</li> <li>\$70 specialist, chiropractic, urgent care visits</li> <li>\$125 laboratory tests</li> </ul> <p><b>Health deductible</b> Pay 100% of the negotiated rate for eligible health services that don't have a copay, including ER visits, hospitalizations, X-rays, MRIs, ambulance care, durable medical equipment, and surgeries.</p> <ul style="list-style-type: none"> <li>\$2,500 individual</li> <li>\$5,000 family</li> </ul> <p><b>Coinsurance</b> After health deductible is met, plan pays 80% and member pays 20% until combined out-of-pocket limit is met.</p>	<p><b>Copays</b> \$5 virtual text-based care via 98point6</p> <p><b>Combined deductible</b> Includes health benefits and prescription drugs. Pay 100% of the negotiated rate for services until combined deductible is met.</p> <ul style="list-style-type: none"> <li>\$2,500 individual</li> <li>\$5,000 family</li> </ul> <p><b>Coinsurance</b> After combined deductible is met, plan pays 80% and member pays 20% until combined out-of-pocket limit is met.</p>
<b>Prescription drug out-of-pocket costs</b>	Pay until combined out-of-pocket limit is met; does not apply toward health deductible.		Pay 100% of the total prescription drug cost until combined deductible (see above) is met. Then pay 20% coinsurance until out-of-pocket limit is met. <i>Exception:</i> \$25 copay for 30-day supply of preferred brand-name insulin.
<b>Combined out-of-pocket limit</b>	Includes health benefits and prescription drugs. Pay \$0 after limit is met.	Includes health benefits and prescription drugs. Pay \$0 after limit is met.	Includes health benefits and prescription drugs. Pay \$0 after limit is met.
<b>Tax-advantaged account</b>	Health flexible spending account (FSA), if sponsored		Health savings account (HSA) and limited-purpose FSA

NOTE: This comparison is based on 2025 in-network benefits. For full benefit details, refer to the ELCA Health Plan document. Benefits are subject to change without notice.

# Compare Options Side By Side

Gold+  
Value Copay  
Silver+



# **HSAs & FSAs**

# Health Savings Account (HSA)

Available with high-deductible health plan coverage (HDHP) – **Silver+**

## 2025 Contribution Limit

Self-only: \$4,300  
Family: \$8,550

## Catch-up Contributions (age 55 or older)

Contribute up  
to an additional  
**\$1,000**

## Account Features

- Balance carries forward each year
- Portable
- Investment opportunities
- Beneficiary designation
- Income-tax free eligible expense reimbursement

Election amount can be changed  
any time on myPortico

# Health Flexible Spending Account (FSA)

Available for the **Platinum+ / Gold+ / Value Copay** plans

**2025  
Contribution  
Limit**

**\$3,300**  
estimate

Election can only be changed following an IRS-approved qualifying event

**Examples:** marriage, birth, adoption

Election can only be changed following an IRS-approved qualifying event

- Not portable
- Balance forfeited at year end; Use it or lose it

## Account Features

- Contributions are pretax
- Income-tax-free eligible expense reimbursement
- Access total annual health FSA election immediately

# Annual Enrollment Dates

## 2025 Annual Enrollment Key Dates

- Organization decision tools around Aug. 26
- Organizations select Oct. 1 – 14
- Sponsored members select in waves starting Oct. 17



# Annual Enrollment

1. Ask questions!
2. Consider your options.
3. Select benefits on myPortico (even if waiving):
  - Health and Dental Benefits and Vision Care
  - Tax-Advantaged Accounts
  - Life Insurance & Beneficiaries
  - Retirement Plan Contributions & Beneficiaries
4. We are here to help.

Customer Care Advocates are available:

Monday – Thursday 8 a.m. – 6 p.m.

Friday 8 a.m. – 5 p.m.

800.352.2876

# Benefits reExamined

