

May 1, 2013

Dear Worker,

Since the federal health care reform law, the Affordable Care Act (ACA), was passed in March 2010, the WELS Benefit Plans Office has been actively monitoring regulations, implementing changes to comply with the ACA, and planning for the future of the WELS VEBA Group Health Care Plan (WELS VEBA). Since the ACA was passed, WELS VEBA has experienced modest membership growth, increased benefits for preventive services, and expanded eligibility rules for dependent children, while maintaining rate increases that are consistent with average national health care cost trends.

The ACA is set to bring about significant changes to the industry in 2014, including a requirement for most individuals to carry health insurance, state health insurance exchanges going into operation, and the establishment of new responsibilities for employers. While these changes are scheduled to become effective in the near future, many key provisions are still undetermined as the government agencies working with the ACA have not yet issued final regulations.

WELS VEBA will continue to operate in 2014 and beyond in a manner that is compliant with all applicable provisions of the ACA and also in accord with God's Word

Although there is much uncertainty associated with the ACA, we want to assure you that WELS VEBA will continue to operate in 2014 and beyond in a manner that is compliant with all applicable provisions of the ACA. It remains our top priority to provide coverage to WELS/ELS workers and their families that is consistent nationwide and is faithful to God's Word, including the belief that human life begins at conception.

In our continuing efforts to support WELS/ELS ministries and their workers, the WELS VEBA Commission has decided to offer an open enrollment for WELS VEBA this fall for coverage to be effective January 1, 2014. Eligible workers who are not currently covered will be able to enroll themselves and their eligible dependents. Current WELS VEBA members will be able to add eligible dependents not currently covered and also change health plan/deductible options.

Finally, we want you to know that the WELS Benefit Plans Office will remain vigilant in monitoring regulatory developments and that we are committed to serving as resources to workers and organizations regarding the ACA. We have recently created a new health care reform information section on our website, www.welsbpo.net. This new section is easily accessible from the homepage, and we encourage you to visit the site often as content will be frequently updated as new developments occur. As your partner in ministry, we will do all that we can to keep you informed and help you navigate the changing landscape of health care reform.

In Christ's service with you,



Joshua Peterman
Director of Benefit Plans