



Our plan, for your benefit

Selecting the right health care coverage can often be a challenge.

The WELS VEBA Group Health Care Plan (WELS VEBA) can help. Covering a comprehensive range of medical services and prescription drugs and offering a number of additional benefits, WELS VEBA has been specifically designed for the workers of WELS and ELS sponsoring organizations and their families, with the costs shared across all participating calling bodies throughout the synod.

More detail on the benefits available, rates, and the eligibility and enrollment criteria are available on www.welsbpo.net; but we encourage you to consider the advantages of WELS VEBA as set out in this leaflet when selecting your health care.



➤ FURTHER INFORMATION

Further information on the WELS VEBA health plan can be found by visiting our dedicated website www.welsbpo.net or by contacting us using the details below. You can also watch our animation that brings to life the WELS VEBA advantages outlined in this leaflet.

Call: 1-414-256-3860 **Email:** bpo@wels.net

➤ WHY WELS VEBA?

1

Consistent benefits

Wherever the Lord calls you to serve, you're covered.

- WELS VEBA provides benefits that are consistent nationwide and is supported by more than 80% of WELS calling bodies.
- As a result, health insurance does not adversely affect the call deliberation process to serve at new locations, thus preserving the divine nature of the call.
- WELS VEBA benefits are easily accessible through the Blue Cross Blue Shield national provider network, meaning workers and their families are able to obtain high quality care while traveling or beginning to serve at a new ministry location.

2

Consistent value

Managing costs to enable sponsoring organizations to focus resources on ministry efforts.

- As a large plan with a long history, WELS VEBA is able to keep premium rates competitive and stable each year.
- Premiums can be paid tax-free, both by calling bodies and workers, or a combination of the two.
- WELS VEBA doesn't charge premiums based on an individual's age or medical care needs, protecting workers and their calling bodies with comprehensive coverage for all participants in the Plan, regardless of their age.

3

Consistent with God's Word

Health care specifically designed for workers at religious employers.

- WELS VEBA is our plan. As a result, it is exempt from the federal mandate to cover contraceptives, some of which may work on a post-conception basis. In this way, WELS VEBA remains uniquely consistent with both God's Word and the law.