With ELCA-Primary health benefits, your in-network preventive services (and those of any dependents) are covered 100%. That means zero out-of-pocket cost for:

- Preventive checkups, including routine gynecological exams
- Vaccinations
- Certain screenings, including mammograms

Here's what we know: when you check in with your doctor annually, you feel better, perform better and serve better. And that's a win-win for all. Preventive care is not only essential for maintaining your overall health, but it’s one of the best ways to catch unknown health issues early through preventive screenings*.

So don’t delay! Get your preventive appointments scheduled.

*Reminder: Eligible medical care that extends beyond what’s listed as a covered preventive service is subject to your deductible and coinsurance. For example, claims for tests related to a vitamin deficiency, or an extended discussion with your doctor about knee surgery options and concerns, would not be covered at 100% even if those doctor services or discussions occurred on the same day as your annual physical exam.

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Portico Benefit Services maintains the ELCA Medical and Dental Benefits Plan (which includes the ELCA post-retirement medical benefits obligation), ELCA Retirement Plan, ELCA Retirement Savings Plan, ELCA Disability Benefits Plan, ELCA Survivor Benefits Plan, and ELCA Flexible Benefits Plan. Portico also maintains two group retirement plans for ELCA-affiliated social ministry organizations – the ELCA Master Institutional Retirement Plan and the ELCA 457(b) Deferred Compensation Plan. Plan member rights under the plans are governed by the plan documents, which are the full, legal descriptions of the plans. If any information herein is inconsistent with the corresponding plan document, the plan document is the controlling document.