St. John
LUTHERAN CHURCH

Congregation Council Agenda

Thursday, September 18, 2025 - 5:00 p.m. |

CONGREGATION COUNCIL MEMBERS:

Shawn Smeins, Treasurer (2028) | Kathy Diehl (2028) | Josh Green (2028) | Blake Borwick, Vice-President (2026) | Nick Frerichs (2026) | Ali Puls, Secretary (2026) | Andrew Bruns (2027) | Jen Hartman, President (2027) | John Kohagen (2028)

Pastor Brian Julin-McCleary

CALL TO ORDER:

MISSION & VISION STATEMENTS
Mission: *"Joyfully taking God's love into the world"*
Vision: *"Connecting Christ's community by building relationships among all people, fulfilling the call of the Gospel of Jesus Christ through: Caring, nurturing and supporting one another according to each one's needs by Sharing God's love and grace through acts of service while Growing in faith through lifelong learning".*

ADOPTION OF AGENDA

DEVOTION:
- September - Blake
- October - Nick
- November - Kathy
- January - John
- February - Josh

REPORTS:
1. Church Council Minutes -August (see attachment in September folder)

2. Financial Reports (see attachments) - filed for audit

BUSINESS:

1. Call Committee Process
    a. First meeting was last night
2. Formation Co-op Team - would like to meet with us in October
3. Finalize Info for Preschool Board

RESOURCE / MINISTRY TEAM UPDATES BY COUNCIL LIAISONS

1. Hospitality & Congregational Care Ministry Team - Blake Borwick
2. Serving & Discipleship Ministry Team - Kathy Diehl
3. Worship & Celebration Ministry Team - Andrew Bruns
4. Faith Formation & Lifelong Learning Ministry Team - Ali Puls
5. Human Resource Team – Josh Green
6. Financial Resource Team - Shawn Smeins
7. Property Resource Team/RIC - John Kohagen
8. Technology & Communication Resource Team - Nick Frerichs

UPCOMING MEETING DATES

- - Council Meeting October 16, 2025 at 5:00 pm

ADJOURNMENT & CLOSING PRAYER

July's Minutes

Motion to approve - Blake

Second - John

Shawn - Financial info. Missy questioned the 2 accounts for VBS. Needing to keep those accounts separate (need budgeted and donations). Will work with Missy to make sure to apply those funds to the correct budget and move it over.

Call Committee - this Sunday is meeting to approve. Discussion on if multiple people write in an additional candidate and they receive enough votes, should we add them to the group? If enough people vote for the same member we will just add them to the group of 9 rather than remove a name from the list. Thinking through the specific duties of the associate pastor to add to the job description as well.

Nancy - What is the process for receiving applicants through the call process.

Steve Bracken works with the Synod office and will pass along candidates to the church. Then the call committee reviews applicants and reaches out to each to interview.

Playground - $38K remaining balance payment was sent for the playground. We have a SJLC member willing to store the playground equipment over the winter months while we wait for installation. One fence along the Preschool Garden has been removed.

Preschool Board of Directors - Allow people to nominate themselves.

Cedar Ridge School Evacuation Plan: 350-400 students and 50 faculty. Asking to utilize our church as a sanctuary or safe space if ever in need of an evacuation. The head of school would coordinate with Jenny. Already in an agreement for Hansen Elementary (500+ kids + faculty). Hansen Elementary entered an agreement with St John this past year and prior to that, the High School used St. John as a safe site. Jen will message Savannah at Hansen to see if they would still like to use St. John. Nick questions what the exact capacity of St John is and how many people we can hold. After discussion, if Hansen Elementary is in that agreement, we are going to let Cedar Ridge know that we cannot be that safe space since we are already in a commitment with Hansen Elementary rather than give them the uncertainty.

Brian FAILED to give a sabbatical proposal.

Kathy - unable to attend her meeting. Upcoming WWW event at Cedar Falls Brown Bottle

Andrew - Mike is new to the team and shared his visions and perspectives for his position and the F&L center. Brenda questioned the budget line for organ subs that they were paid using the special music guest funds and also messaged finance directly. Shawn stated that he and Missy responded to Brenda and believe they have found a solution.

Josh - Met with HR team. Paid Time off for full vs part time. They have nothing new to present to Council at this time but will put together some recommendations at a later time.

Shawn - Setting Preschool Rates and being proactive. Hogan Hansen came in on payroll and increased rates. There are some church specific payrolls and looking into benefits and rates.

John - PRT has not met. RIC Pride is fully staffed. Kyle & Jen Christiason will be coming on 9/24 to talk about their journey with their son who is trans and that transition.

Nick - Replaced hard drive on Pastor Brian's laptop and will be replacing 2 TVs (Library and Fireside Chapel). Looking into upgrading the wifi and meeting with Adam Puls on that. A donor provided money to replace the computer in Sanctuary and Tim will be working on getting it installed. Looking at selling old soundboard but are missing the power supply for it currently.

Next Meeting is Sept 18 at 5:00

Motion to adjourn - Nick
Second - Blake

St John American Lutheran Church

SJLC- Monthly Statement of Income and Expense YTD

August of Fiscal Year 2026

Responsibility: All

Fund: 01 - GENERAL FUND

	Current Month				Year-to-date			
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
Income								
Major 01, OFFERINGS // Minor 01, Unrestricted								
01 - General Fund	58,333.33	59,214.18	101.51%	-880.85	291,666.65	303,563.76	104.08%	-11,897.11
05 - Festival	1,000.00	25.00	2.50%	975.00	5,000.00	2,662.00	53.24%	2,338.00
07 - Loose Plate Offering	1,458.33	1,790.00	122.74%	-331.67	7,291.65	10,975.52	150.52%	-3,683.87
	60,791.66	**61,029.18**	**100.39%**	**-237.52**	**303,958.30**	**317,201.28**	**104.36%**	**-13,242.98**
Major 01, OFFERINGS // Minor 02, Other Unrestricted								
01 - Interest Income	1,250.00	2,279.85	182.39%	-1,029.85	6,250.00	9,786.70	156.59%	-3,536.70
02 - Meals/Lent-Advent. Etc.	183.33	0.00	0.00%	183.33	916.65	654.00	71.35%	262.65
03 - Preschool Income	65,000.00	45,050.22	69.31%	19,949.78	325,000.00	303,735.59	93.46%	21,264.41
04 - Building Use Income	283.33	362.00	127.77%	-78.67	1,416.65	1,332.00	94.02%	84.65
05 - Miscellaneous Income	225.00	0.00	0.00%	225.00	1,125.00	0.00	0.00%	1,125.00
	66,941.66	**47,692.07**	**71.24%**	**19,249.59**	**334,708.30**	**315,508.29**	**94.26%**	**19,200.01**
Major 02, Use of Restricted Funds // Minor 01, Use of Dedicated Funds								
01 - Building/Mortgage Fund	1,666.67	1,962.50	117.75%	-295.83	8,333.35	10,456.16	125.47%	-2,122.81
02 - Missions	750.00	367.50	49.00%	382.50	3,750.00	3,092.50	82.47%	657.50
03 - Use of Dedicated Funds	916.67	-0.33	-0.04%	917.00	4,583.35	7,883.39	172.00%	-3,300.04
	3,333.34	**2,329.67**	**69.89%**	**1,003.67**	**16,666.70**	**21,432.05**	**128.59%**	**-4,765.35**
Major 04, REIMBURSEMENTS // Minor 00, REIMBURSEMENTS								
01 - Audit Adjustment	0.00	0.00	--	0.00	0.00	0.00	--	0.00
	0.00	**0.00**	**--**	**0.00**	**0.00**	**0.00**	**--**	**0.00**
Total Income	**131,066.66**	**111,050.92**	**84.73%**	**20,015.74**	**655,333.30**	**654,141.62**	**99.82%**	**1,191.68**
Expense								
Major 01, General Min // Minor 01, Salaries & Benefits								
01 - CHURCH - Gross Wages	30,666.67	30,800.34	100.44%	-133.67	153,333.35	134,898.91	87.98%	18,434.44
02 - CHURCH - FICA	2,346.00	1,613.47	68.78%	732.53	11,730.00	6,681.30	56.96%	5,048.70
03 - Staff Development-PCC	62.50	0.00	0.00%	62.50	312.50	6.47	2.07%	306.03
04 - CHURCH - Insur/Pensions	5,213.33	5,169.05	99.15%	44.28	26,066.65	25,691.81	98.56%	374.84
05 - Staff Development- Admin	83.33	200.00	240.01%	-116.67	416.65	319.00	76.56%	97.65
16 - Pulpit Supply	83.33	450.00	540.02%	-366.67	416.65	1,010.00	242.41%	-593.35
21 - Call Expense	416.67	0.00	0.00%	416.67	2,083.35	0.00	0.00%	2,083.35
22 - Staff Mileage	375.00	0.00	0.00%	375.00	1,875.00	2,078.30	110.84%	-203.30

St John American Lutheran Church

SJLC- Monthly Statement of Income and Expense YTD

August of Fiscal Year 2026

Responsibility: All

Fund: 01 - GENERAL FUND

	Current Month				Year-to-date			
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
23 - Continuing Ed-Pastors	75.00	0.00	0.00%	75.00	375.00	0.00	0.00%	375.00
	39,321.83	**38,232.86**	**97.23%**	**1,088.97**	**196,609.15**	**170,685.79**	**86.81%**	**25,923.36**
Major 01, General Min // Minor 02, Administrative								
03 - Equipment Lease & Service	1,250.00	168.06	13.44%	1,081.94	6,250.00	690.94	11.06%	5,559.06
04 - New Equip/Capital Request	416.67	0.00	0.00%	416.67	2,083.35	693.30	33.28%	1,390.05
05 - Postage	183.33	200.00	109.09%	-16.67	916.65	664.45	72.49%	252.20
06 - Office Expenses	541.67	388.98	71.81%	152.69	2,708.35	2,306.66	85.17%	401.69
07 - Church Hospitality	266.67	106.14	39.80%	160.53	1,333.35	787.40	59.05%	545.95
09 - Insurance	3,750.00	5,198.07	138.62%	-1,448.07	18,750.00	12,818.07	68.36%	5,931.93
10 - Telephone	416.67	537.94	129.10%	-121.27	2,083.35	2,713.59	130.25%	-630.24
14 - Custodial Supplies	1,250.00	1,375.66	110.05%	-125.66	6,250.00	6,457.24	103.32%	-207.24
15 - Utilities	4,166.67	3,212.07	77.09%	954.60	20,833.35	15,537.44	74.58%	5,295.91
16 - Web Site and Web Services	541.67	984.96	181.84%	-443.29	2,708.35	3,347.29	123.59%	-638.94
17 - Property Maint. & Repair	5,000.00	3,716.64	74.33%	1,283.36	25,000.00	24,520.26	98.08%	479.74
19 - Offering Envelopes	125.00	161.23	128.98%	-36.23	625.00	501.54	80.25%	123.46
20 - Payroll Processing-Salary	833.33	1,175.48	141.06%	-342.15	4,166.65	4,218.22	101.24%	-51.57
22 - Green Team	20.83	0.00	0.00%	20.83	104.15	0.00	0.00%	104.15
30 - Bank Charges	333.33	474.16	142.25%	-140.83	1,666.65	2,387.55	143.25%	-720.90
39 - Advertising	83.33	0.00	0.00%	83.33	416.65	260.00	62.40%	156.65
40 - Special Events	250.00	0.00	0.00%	250.00	1,250.00	0.00	0.00%	1,250.00
	19,429.17	**17,699.39**	**91.10%**	**1,729.78**	**97,145.85**	**77,903.95**	**80.19%**	**19,241.90**
Major 01, General Min // Minor 03, Benevolences								
02 - Do-Day	8.33	0.00	0.00%	8.33	41.65	0.00	0.00%	41.65
03 - ELCA Disaster Response	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
04 - House of Hope	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
05 - Univ. of Iowa Chaplain	0.00	0.00	–	0.00	0.00	0.00	–	0.00
06 - NewAldaya Lifescapes	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
07 - ELCA Missionary-Bencke	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
08 - Northeast Iowa Food Bank	166.67	0.00	0.00%	166.67	833.35	2,000.00	240.00%	-1,166.65
09 - Lutheran World Relief	166.67	2,000.00	1,199.98%	-1,833.33	833.35	2,000.00	240.00%	-1,166.65
10 - Women Wine & Word	83.33	0.00	0.00%	83.33	416.65	130.50	31.32%	286.15
11 - Lutheran Campus Min. UNI	166.67	0.00	0.00%	166.67	833.35	0.00	0.00%	833.35
12 - RIC Booth Sponsorship	83.33	0.00	0.00%	83.33	416.65	1,000.00	240.01%	-583.35
13 - RIC Booth Giveaway	41.67	0.00	0.00%	41.67	208.35	0.00	0.00%	208.35
15 - Cancer Support	4.17	0.00	0.00%	4.17	20.85	0.00	0.00%	20.85
17 - Camperships	83.33	0.00	0.00%	83.33	416.65	1,000.00	240.01%	-583.35
18 - LSI-Bremwood	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
23 - Love, Inc.	125.00	0.00	0.00%	125.00	625.00	0.00	0.00%	625.00
25 - Miscellaneous	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65

St John American Lutheran Church

SJLC- Monthly Statement of Income and Expense YTD

August of Fiscal Year 2026

Responsibility: All

Fund: 01 - GENERAL FUND

	Current Month				Year-to-date			
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
29 - ELCA World Hunger	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
31 - ELCA Good Gifts	0.00	0.00	--	0.00	0.00	0.00	--	0.00
41 - Northeast Iowa Synod ELCA	2,083.33	0.00	0.00%	2,083.33	10,416.65	12,500.00	120.00%	-2,083.35
59 - EWALU & Riverside	208.33	0.00	0.00%	208.33	1,041.65	2,500.00	240.00%	-1,458.35
62 - LSI Refugee Welcome Kits	83.33	0.00	0.00%	83.33	416.65	0.00	0.00%	416.65
63 - CF Community Meals	208.33	0.00	0.00%	208.33	1,041.65	504.83	48.46%	536.82
64 - Dementia Community	41.67	0.00	0.00%	41.67	208.35	0.00	0.00%	208.35
65 - Reconciling Works	62.50	750.00	1,200.00%	-687.50	312.50	750.00	240.00%	-437.50
	4,199.97	**2,750.00**	**65.48%**	**1,449.97**	**20,999.85**	**22,385.33**	**106.60%**	**-1,385.48**
Major 02, ADULT DISC MIN // Minor 01, Study Ministry								
02 - Books and Periodicals	208.33	132.00	63.36%	76.33	1,041.65	487.58	46.81%	554.07
04 - Leadership Development	83.33	0.00	0.00%	83.33	416.65	770.00	184.81%	-353.35
10 - Education	25.00	0.00	0.00%	25.00	125.00	0.00	0.00%	125.00
13 - HCC Recreational Leagues	50.00	0.00	0.00%	50.00	250.00	235.40	94.16%	14.60
14 - Adult Ministry	83.33	0.00	0.00%	83.33	416.65	88.72	21.29%	327.93
	449.99	**132.00**	**29.33%**	**317.99**	**2,249.95**	**1,581.70**	**70.30%**	**668.25**
Major 03, INVITATION MINISTRY // Minor 01, Membership Development								
20 - HCC Kitchen Supplies	41.67	0.00	0.00%	41.67	208.35	203.00	97.43%	5.35
98 - HCC Meals	208.33	0.00	0.00%	208.33	1,041.65	868.13	83.34%	173.52
	250.00	**0.00**	**0.00%**	**250.00**	**1,250.00**	**1,071.13**	**85.69%**	**178.87**
Major 07, PRESCHOOL MIN // Minor 01, Operations								
00 - Preschool Refunds	41.67	0.00	0.00%	41.67	208.35	0.00	0.00%	208.35
01 - PCC Supplies	1,208.33	1,970.98	163.12%	-762.65	6,041.65	6,381.91	105.63%	-340.26
03 - Equipment & Maintenance	416.67	1,675.55	402.13%	-1,258.88	2,083.35	2,543.57	122.09%	-460.22
04 - License/Development	416.67	369.19	88.60%	47.48	2,083.35	1,382.25	66.35%	701.10
05 - Field Trips	458.33	389.28	84.93%	69.05	2,291.65	2,189.49	95.54%	102.16
06 - Childcare Meals & Snacks	3,541.67	3,675.60	103.78%	-133.93	17,708.35	18,916.37	106.82%	-1,208.02
07 - Events	41.67	0.00	0.00%	41.67	208.35	0.00	0.00%	208.35
09 - PCC - Gross Wages	49,833.33	51,393.18	103.13%	-1,559.85	249,166.65	263,327.04	105.68%	-14,160.39
10 - PCC - FICA	3,812.25	3,927.40	103.02%	-115.15	19,061.25	20,125.56	105.58%	-1,064.31
11 - PCC Insurance & Pension	3,737.50	4,582.08	122.60%	-844.58	18,687.50	20,649.46	110.50%	-1,961.96
15 - PCC Staff Appreciation	166.67	277.22	166.33%	-110.55	833.35	517.83	62.14%	315.52
42 - Curriculum	83.33	126.50	151.81%	-43.17	416.65	126.50	30.36%	290.15
90 - Playground Maintenance	0.00	0.00	--	0.00	0.00	0.00	--	0.00
99 - Preschool Miscellaneous	41.67	0.00	0.00%	41.67	208.35	0.00	0.00%	208.35
	63,799.76	**68,386.98**	**107.19%**	**-4,587.22**	**318,998.80**	**336,159.98**	**105.38%**	**-17,161.18**

Major 08, Worship & Celebration // Minor 02, Worship

St John American Lutheran Church

SJLC- Monthly Statement of Income and Expense YTD

August of Fiscal Year 2026

Responsibility: All

Fund: 01 - GENERAL FUND

	Current Month				Year-to-date			
	Budget	Actual	%	Remaining	Budget	Actual	%	Remaining
01 - Altar Guild	166.67	200.97	120.58%	-34.30	833.35	870.72	104.48%	-37.37
05 - Worship Supplies	100.00	74.14	74.14%	25.86	500.00	358.90	71.78%	141.10
06 - Instrument Repair & Tunin	358.33	-671.62	-187.43%	1,029.95	1,791.65	4,610.88	257.35%	-2,819.23
12 - Children's Ministry	83.33	75.00	90.00%	8.33	416.65	284.80	68.35%	131.85
16 - Bell Choirs	20.83	0.00	0.00%	20.83	104.15	0.00	0.00%	104.15
17 - Adult Choir	20.83	0.00	0.00%	20.83	104.15	0.00	0.00%	104.15
20 - Special Music Guests	141.67	0.00	0.00%	141.67	708.35	1,250.00	176.47%	-541.65
21 - Licensing	208.33	0.00	0.00%	208.33	1,041.65	767.00	73.63%	274.65
30 - Equipment	333.33	193.67	58.10%	139.66	1,666.65	1,334.14	80.05%	332.51
	1,433.32	**-127.84**	**-8.92%**	**1,561.16**	**7,166.60**	**9,476.44**	**132.23%**	**-2,309.84**
Major 09, YOUTH DISC MIN // Minor 01, Children/Family Min. Team								
11 - Nursery Supplies	8.33	0.00	0.00%	8.33	41.65	0.00	0.00%	41.65
13 - Family Fun Nights/Carniva	41.67	0.00	0.00%	41.67	208.35	0.00	0.00%	208.35
14 - Children's Bibles	125.00	0.00	0.00%	125.00	625.00	896.13	143.38%	-271.13
16 - Vacation Bible School	125.00	0.00	0.00%	125.00	625.00	0.00	0.00%	625.00
17 - Sunday School	250.00	0.00	0.00%	250.00	1,250.00	0.00	0.00%	1,250.00
25 - Seasonal Activities	16.67	35.29	211.70%	-18.62	83.35	112.91	135.46%	-29.56
90 - Milestone Ministry	41.67	0.00	0.00%	41.67	208.35	9.00	4.32%	199.35
	608.34	**35.29**	**5.80%**	**573.05**	**3,041.70**	**1,018.04**	**33.47%**	**2,023.66**
Major 09, YOUTH DISC MIN // Minor 05, Youth/Family Min. Team								
12 - Jr. & Sr. High Activities	145.83	0.00	0.00%	145.83	729.15	1,148.50	157.51%	-419.35
15 - Confirmation	208.33	-591.00	-283.68%	799.33	1,041.65	-555.43	-53.32%	1,597.08
21 - Youth Trips	500.00	0.00	0.00%	500.00	2,500.00	0.00	0.00%	2,500.00
99 - Miscellaneous	0.00	0.00	--	0.00	0.00	0.00	--	0.00
	854.16	**-591.00**	**-69.19%**	**1,445.16**	**4,270.80**	**593.07**	**13.89%**	**3,677.73**
Total Expense	**130,346.54**	**126,517.68**	**97.06%**	**3,828.86**	**651,732.70**	**620,875.43**	**95.27%**	**30,857.27**
Income Less Expense	**720.12**	**-15,466.76**	**-2,147.80%**	**16,186.88**	**3,600.60**	**33,266.19**	**923.91%**	**-29,665.59**

St John American Lutheran Church

Dedicated Accounts

August, Fiscal Year 2026

Fund 01 - GENERAL FUND

Account		Beginning Balance	Current Month Receipts	Current Month Expenses	Year-To-Date Receipts	Year-To-Date Expenses	Current Balance
Major 01 - Restricted Funds							
Minor 01 - Budgeted							
017-01-01-01	Building Fund Reserves	1,836.98	0.00	0.00	0.00	0.00	1,836.98
017-01-01-07	Sunday School	2,934.80	80.00	1,912.23	640.00	1,912.23	1,662.57
017-01-01-08	Vacation Bible School	1,787.21	30.00	183.01	891.00	1,501.20	1,177.01
017-01-01-10	Good Samaritan Emergency	3,613.11	200.00	0.00	200.00	732.88	3,080.23
017-01-01-12	Organ & Piano Fund	45,931.15	335.00	0.00	6,061.49	500.00	51,492.64
017-01-01-14	Bell Choir Fund	671.62	0.00	671.62	0.00	671.62	0.00
017-01-01-15	Preschool Fundraiser	339,880.90	460.00	46,141.50	5,930.63	133,095.50	212,716.03
017-01-01-16	Contingency Cash Reserves	0.00	0.00	0.00	0.00	0.00	0.00
017-01-01-17	Maint. Projects Reserve	0.00	0.00	0.00	0.00	0.00	0.00
017-01-01-19	PRESCHOOL ARPA FUND	18,673.34	0.00	0.00	0.00	18,673.34	0.00
	Totals	**$415,329.11**	**$1,105.00**	**$48,908.36**	**$13,723.12**	**$157,086.77**	**$271,965.46**
Major 01 - Restricted Funds							
Minor 02 - Other							
017-01-02-01	Kitchen Supplies WELCA	300.00	0.00	0.00	400.00	0.00	700.00
017-01-02-05	Linen Ministry	1,548.58	250.00	0.00	575.00	0.00	2,123.58
017-01-02-08	Community Meals	1,158.68	0.00	247.43	0.00	522.09	636.59
017-01-02-09	LSI Refugee Resettlement	1,342.67	0.00	0.00	0.00	0.00	1,342.67
017-01-02-36	Weddings/Funerals	1,587.76	1,250.00	107.64	2,100.00	107.64	3,580.12
017-01-02-52	Youth Fund/Trips	0.00	345.47	299.97	1,762.47	484.57	1,277.90
017-01-02-55	Young at Heart Events	53.78	0.00	35.00	0.00	35.00	18.78
	Totals	**$5,991.47**	**$1,845.47**	**$690.04**	**$4,837.47**	**$1,149.30**	**$9,679.64**
Major 01 - Restricted Funds							
Minor 03 - Missions							
017-01-03-00	Donation to Organizations	0.00	83.00	0.00	3,913.51	3,830.51	83.00
017-01-03-08	Love Inc.	100.00	0.00	0.00	0.00	0.00	100.00
017-01-03-11	Do-Day Quilting Group	215.36	0.00	0.00	0.00	100.00	115.36
	Totals	**$315.36**	**$83.00**	**$0.00**	**$3,913.51**	**$3,930.51**	**$298.36**
Major 03 - IN AND OUT							
Minor 00 - Ungrouped							
017-03-00-07	2025 Pledges	14,189.99	0.00	1,576.67	0.00	7,883.35	6,306.64
017-03-00-08	2026 Pledges	5,160.00	0.00	0.00	0.00	0.00	5,160.00
017-03-00-09	Seminary Support	0.00	0.00	0.00	0.00	0.00	0.00
	Totals	**$19,349.99**	**$0.00**	**$1,576.67**	**$0.00**	**$7,883.35**	**$11,466.64**
Major 07 - MEMORIAL FUND							
Minor 01 - Restricted							
017-07-01-00	Lance, Sharon (organ)	2,130.00	0.00	0.00	25.00	2,155.00	0.00
017-07-01-01	Lance, Sharon (computer)	1,000.00	0.00	0.00	900.00	1,893.89	6.11
017-07-01-02	Behrens, Marge (bibles)	0.00	0.00	0.00	1,380.00	0.00	1,380.00
017-07-01-05	Judisch, Duane (pccfund)	1,000.00	0.00	0.00	0.00	1,000.00	0.00
017-07-01-67	Bolhuis, Chris - Organ	971.49	0.00	0.00	0.00	971.49	0.00
017-07-01-68	Gadow, Harriet - Do Day	517.74	0.00	0.00	0.00	0.00	517.74
017-07-01-71	McBroom, Phyllis (Boiler)	100.00	0.00	0.00	0.00	0.00	100.00
017-07-01-75	Vaughn, Bryan (organ)	1,090.00	0.00	0.00	0.00	1,090.00	0.00
017-07-01-92	Kattelman, Carol (Kitchen	167.59	0.00	0.00	0.00	0.00	167.59
017-07-01-93	Bast, Henry - Playground	630.00	0.00	0.00	0.00	630.00	0.00
	Totals	**$7,606.82**	**$0.00**	**$0.00**	**$2,305.00**	**$7,740.38**	**$2,171.44**
Major 07 - MEMORIAL FUND							
Minor 02 - Unrestricted							
017-07-02-01	Spiegel, Gloria	0.00	545.00	0.00	845.00	0.00	845.00
017-07-02-02	Norby, Steve	0.00	0.00	0.00	0.00	0.00	0.00
017-07-02-03	Wilharm, Bruce	1,200.00	0.00	0.00	0.00	0.00	1,200.00
017-07-02-05	Schmoll, Donovan	50.00	0.00	0.00	0.00	50.00	0.00
017-07-02-06	Hesse, Mary Ann	0.00	0.00	0.00	140.00	0.00	140.00

St John American Lutheran Church

Dedicated Accounts

August, Fiscal Year 2026

Fund 01 - GENERAL FUND

Account		Beginning Balance	Current Month Receipts	Current Month Expenses	Year-To-Date Receipts	Year-To-Date Expenses	Current Balance
017-07-02-07	Venenga, Jerry	50.00	0.00	0.00	0.00	50.00	0.00
017-07-02-12	Harper, Kass	0.00	0.00	0.00	100.00	0.00	100.00
017-07-02-39	Reinertsen, Peter	5,925.00	0.00	0.00	0.00	0.00	5,925.00
017-07-02-68	McRae, Sharon	50.00	0.00	0.00	0.00	50.00	0.00
017-07-02-69	Moschel, Jed	1,480.00	0.00	0.00	600.00	0.00	2,080.00
017-07-02-82	Beneke, Gary	635.00	0.00	0.00	0.00	0.00	635.00
017-07-02-83	Julin, Bob	6.16	0.00	0.00	0.00	6.16	0.00
017-07-02-84	Schmoll, Marjorie	3,100.00	0.00	0.00	0.00	0.00	3,100.00
017-07-02-86	Cordes, Mary	550.00	0.00	0.00	0.00	0.00	550.00
017-07-02-92	Denkinger, Don	2,915.00	0.00	0.00	0.00	0.00	2,915.00
017-07-02-93	Haugen, Karl	261.69	0.00	0.00	0.00	223.84	37.85
017-07-02-94	Lind, Dolly	90.00	0.00	0.00	0.00	90.00	0.00
017-07-02-95	Hesse, Gary	1,385.00	0.00	0.00	0.00	0.00	1,385.00
017-07-02-96	Broell, Joyce	110.00	0.00	0.00	0.00	110.00	0.00
017-07-02-97	Cordes, Vernon	275.00	0.00	0.00	0.00	0.00	275.00
017-07-02-98	Joens, Nanette	20.00	0.00	0.00	0.00	20.00	0.00
017-07-02-99	Judisch, Duane	1,150.00	0.00	0.00	65.00	0.00	1,215.00
	Totals	**$19,252.85**	**$545.00**	**$0.00**	**$1,760.00**	**$600.00**	**$20,402.85**
	Fund 01 - GENERAL FUND	**$467,845.60**	**$3,578.47**	**$51,175.07**	**$26,529.10**	**$178,390.31**	**$315,984.39**

St John American Lutheran Church

Balance Sheet by Account (Consolidated)

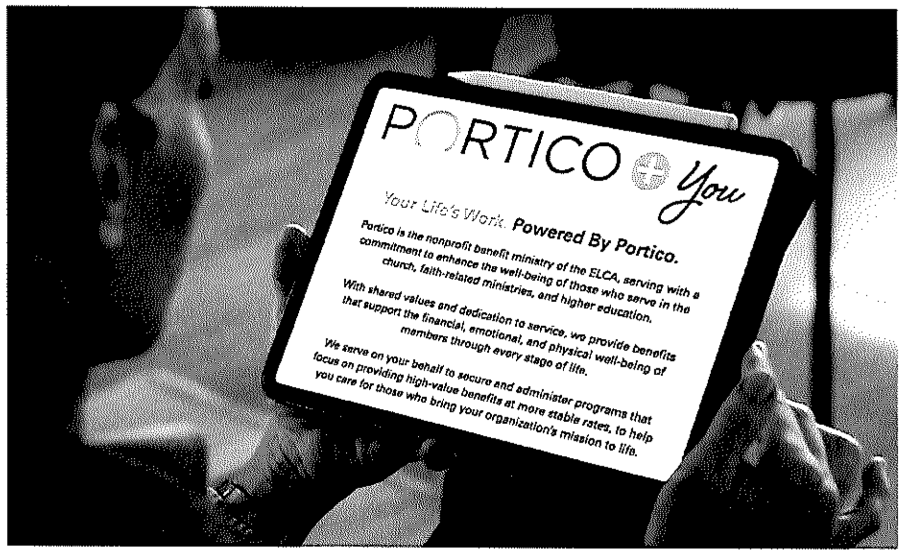
Apr 1, 2025 through Aug 31, 2025

Account	Balance As Of Apr 1, 2025	Balance As Of Aug 31, 2025	Current Year Change	Percent Change
Assets				
Major 01, CASH ASSETS				
Minor 01, Bank Account				
011-01-01-01, Checking Account	259,261.33	128,309.67	-130,951.66	-50.51%
011-01-01-04, Cash Reserve Investments	864,652.16	874,438.86	9,786.70	1.13%
011-01-01-05, Maint. Projects Reserve	0.00	0.00	0.00	0.00%
011-01-01-06, Playground Reserve	0.00	0.00	0.00	0.00%
Minor 01, Bank Account	**1,123,913.49**	**1,002,748.53**	**-121,164.96**	**-10.78%**
Major 03, FIXED ASSETS				
Minor 02, Building and Contents				
011-03-02-01, Church Building & Content	9,312,041.70	9,312,041.70	0.00	0.00%
Minor 02, Building and Contents	**9,312,041.70**	**9,312,041.70**	**0.00**	**0.00%**
Major 99, Ded. Receivable				
Minor 99, Ded. Receivable				
017-xx-xx-xx, Dedicated Funds Receivable	0.00	0.00	0.00	0.00%
Dedicated Funds Receivable	**0.00**	**0.00**	**0.00**	**0.00%**
Total Assets	**10,435,955.19**	**10,314,790.23**	**-121,164.96**	**-1.16%**
Liabilities				
Major 02, FSB				
Minor 00, FSB				
012-02-00-02, Payroll Tax Deducts SJLC	0.00	0.00	0.00	0.00%
012-02-00-03, Payroll Vol Deducts SJLC	0.00	-0.01	-0.01	0.00%
012-02-00-04, Payroll Tax Deducts PCC	0.00	0.00	0.00	0.00%
012-02-00-05, Payroll Vol Deducts PCC	0.00	-4.82	-4.82	0.00%
Minor 00, FSB	**0.00**	**-4.83**	**-4.83**	**0.00%**
Major 99, Ded. Payable				
Minor 99, Ded. Payable				
017-xx-xx-xx, Dedicated Funds Payable	470,422.71	315,996.39	-154,426.32	-32.83%
Dedicated Funds Payable	**470,422.71**	**315,996.39**	**-154,426.32**	**-32.83%**
Total Liabilities	**470,422.71**	**315,991.56**	**-154,431.15**	**-32.83%**
Fund Balance				
Totals for Fund Balance	9,965,532.48	9,998,798.67	33,266.19	0.33%
Total Fund Balance/Equity	**9,965,532.48**	**9,998,798.67**	**33,266.19**	**0.33%**
Total Liability and Fund Balance	10,435,955.19	10,314,790.23	-121,164.96	-1.16%

PORTICO®
Benefit Services | A Ministry of the ELCA

2026
ANNUAL ENROLLMENT

DECISION GUIDE
2026 Annual Enrollment



To Help You Elect Your Organization's 2026 ELCA-Primary Health Benefits

Your Organization Has Important Decisions to Make

Our Resources Can Help

Annual Enrollment is a familiar part of your fall calendar — but this year, every ELCA-Primary health benefit option is new. Your organization will need to make a new choice for 2026, rather than continuing what you've done before.

This Decision Guide will help you understand the new options and prepare to make your election by the Oct. 14 deadline. **Use this guide alongside the new Benefit Cost Estimator tool on EmployerLink**, which lets you model dynamic estimates of your 2026 contribution costs for all the new options.

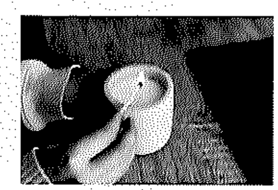
At Portico, we aim to be an extension of your organization — delivering innovative, effective benefits and cost stability so you can stay focused on ministry. For questions, our award-winning Customer Care Center is here to help at **800.352.2876**.

PORTICO + You

Your Choice + Our Expertise

SAMPLE MEETING AGENDA

Important decisions deserve thoughtful discussion.



1. Light a candle as a reminder of God's presence.
2. Watch a 3-minute video refresher on the benefits you provide. (p. 4)
3. Acknowledge the Oct. 14 deadline.
4. Review changes and new options for 2026. (p. 5 – 6, online Benefit Cost Estimator tool)
5. Discuss which option your organization will provide, and how much (if any) to contribute to plan members' health savings accounts (HSA).
6. Ask your EmployerLink user to enter your decisions online. (EmployerLink.PorticoBenefits.org)

Annual Enrollment: How It Works

Thank you for participating in Portico's Traditional Benefits Program (health, retirement, survivor, and disability benefits)! During Annual Enrollment, you play a crucial role in ensuring your sponsored members have access to the health benefit options that will meet their needs for the coming year.

- **Organizations are expected to offer ELCA health benefits**, cover the health benefit contribution, and elect a health benefit option on EmployerLink during Annual Enrollment. Even if you sponsor only members with ELCA Medicare-Primary benefits or waived ELCA health benefits, your organization will need to elect an ELCA-Primary health benefit option. New this year, your organization will also choose if you contribute to a health savings account (HSA) and how much.
- **In turn, sponsored members must choose** whether to enroll in the option you provide, buy up to an option with a higher base price, or waive ELCA health benefits — then submit their choice on myPortico during Annual Enrollment.
- **Members wanting to waive** must have and provide information about other valid health coverage (for example, a spouse's employer). Without other valid health coverage, members need to enroll in ELCA health benefits or end their participation in Portico's Traditional Benefits Program.
- **If your organization does not make an election by the Oct. 14 deadline**, you'll be assigned Value HDHP 4000 with no employer health savings account (HSA) contribution. This will offer maximum flexibility and affordability for your organization, while allowing your sponsored members to buy up to any of the other options.

How Your Selection Affects Your Members

Your health benefit election determines how many options (two or four) your sponsored members can elect from — see the table below. Depending on the option you choose, your sponsored members could buy up to a different health benefit — in which case, they'll pay any additional contribution amounts for those options.

	Your Sponsored Members Can Choose From:			
If Your Organization Elects:	**Select copay 2000**	**Select HDHP 2000**	**Value Copay 4000**	**Value HDHP 4000**
Select Copay 2000 Lower deductible and out-of-pocket limit with predictable copays	✓	✓		
Select HDHP 2000 Lower deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost	✓		
Value Copay 4000 Higher deductible and out-of-pocket limit with predictable copays	✓ with buy-up cost	✓ with buy-up cost	✓	✓
Value HDHP 4000 Higher deductible and out-of-pocket limit with optional HSA contributions	✓ with buy-up cost	✓ with buy-up cost	✓ with buy-up cost	✓

CHECKLIST

2026 Annual Enrollment

Health benefits play a vital role in supporting your employees' well-being. This checklist walks you through the steps your organization needs to take to submit your 2026 health benefit election.

Note: If multiple people at your organization are registered on EmployerLink, decide in advance who will complete and submit your benefit election.

JULY 2025

- ◯ **Identify your organization's benefit decision-makers.**

  During Annual Enrollment, your organization will need to choose one of four new health benefit options to offer for the coming year. To make this choice, the right group of people will want to weigh the options, budget implications, and member preferences.

- ◯ **Schedule a meeting to discuss health benefits.**

  Put "Discuss 2026 Portico Health Benefit Decision" on your organization's **September** calendar. Invite the decision-makers and get member input when prudent or possible.

- ◯ **Share this video with your decision-makers.**

  Get a quick refresher on Portico's benefits and how being part of a church plan can benefit both your organization and those you sponsor:

  https://portico.ws/BundledBenefits

AUGUST – SEPTEMBER 2025

- ◯ **Download important documents.**

  When notified by email, sign in to EmployerLink to get your organization's 2026 Decision Guide and access the new Benefit Cost Estimator tool. Share these with your decision-makers.

- ◯ **Understand how your organization's health benefit election determines which options your sponsored members can choose from.**

  - If you elect **Select Copay** or **Select HDHP**, members may choose between those two options. Members will pay an additional contribution amount to buy up to Select Copay from Select HDHP.
  - If you elect **Value Copay** or **Value HDHP**, members may choose from all four options. Members will pay an additional contribution amount to buy up to Value Copay from Value HDHP, or to buy up to Select Copay or Select HDHP.

  The buy-up amount is typically withheld from the member's pay unless your organization covers it.

- ◯ **Encourage decision-makers to choose an option before the election window opens in early October.**

  Your organization will have about two weeks to enter your health benefit election online.

OCT. 1 – 14, 2025

- ◯ **Submit your organization's election on EmployerLink before the deadline.**

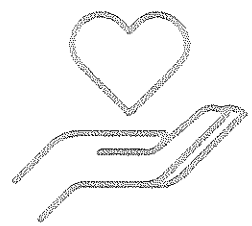
  When notified by email, one of your EmployerLink users must sign in and enter your organization's election in early October. Additionally, enter the amount, if any, you'll contribute to a health savings account (HSA) for any members who elect a high-deductible option.

TRUSTED BENEFITS & SHARED VALUES

Why Ministry Leaders Choose Portico

Benefits Designed for Ministry

Portico helps you care for the people who bring your mission to life — supporting their financial, emotional, and physical well-being through every stage of their life.



Shared Values. Dedicated Service.

- High-value benefits with stable costs
- Deep understanding of ministry needs
- Holistic support for long-term well-being

Comprehensive Care

Medical, mental health, dental, prescription, disability, life, and retirement benefits are seamlessly integrated and consistent across the ELCA for smooth transitions when you call or hire someone new.

Cost Stability You Can Count On

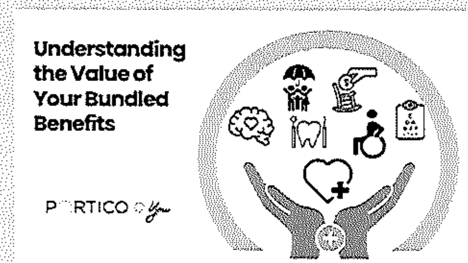
Our ELCA Health Plan helps you budget with confidence, with a five-year average health baseline rate increase of just 3.4% for ELCA-Primary, which is well below industry trends.*

Administration Made Easier

We manage benefit plans, vendor contracts, and enrollment — freeing your team to focus on ministry, not paperwork.

*Average 3.4% increase between 2021 – 2025. Portico baseline contribution rate increase is before changes related to compensation and age.

Learn More
portico.ws/BundledBenefits



Retirement Readiness

Our 403(b) ELCA Retirement Plan offers tax advantages, planning tools, and education to help staff prepare with confidence.

Award-Winning Support

From first call to retirement — and through health, family, and life transitions — Portico is a steady partner through every season.

2026 SUMMARY OF CHANGES

Health care costs continue to rise nationwide, driven by inflation, prescription drug spending, and increased mental health needs. Within the ELCA Health Plan, these pressures are magnified by a shrinking membership and an older-than-average population. Portico launched the Benefits reExamined initiative in 2024 to address these challenges. The results led to a number of ELCA Health Plan changes for 2026 that allow us to meet the evolving needs of our church, avoid steep rate increases, and continue offering affordable, flexible, and sustainable benefits for our whole community.

Employer Contribution Rates

The ELCA-Primary health contribution baseline rate is increasing 4%. This also applies to organizations providing ELCA Medicare-Primary coverage for sponsored members age 65+. Portico has strived for many years to keep our baseline increase below 5%. We're pleased to do so again compared to the projected 8.5% industry increase in 2026 medical costs for group markets.[1]

Because the health benefit options this year are different, your organization's rates may go up or down depending on several factors. Use the new Benefit Cost Estimator tool on EmployerLink to see your organization's specific rates.

Factors that can affect your rates:

1. **Which health benefit option your organization elects for 2026**
2. **The ages of the members you sponsor**
   - Age-related adjustments can impact costs year-over-year.
   - Community-based pricing is an industry-standard practice we've used for over a decade.
   - In an effort to align more closely with the market, over the next three years rates for organizations with members age 50+ will increase incrementally more than for members under age 50.
   - This adjustment aims to keep younger members in the ELCA Health Plan to sustain long-term affordability for our whole community.
3. **Compensation and coverage levels**

   If a member adds a spouse and/or children to their coverage and/or has a change in defined compensation, these can also affect the rates.

No change to your disability and survivor contribution rates. These will stay the same at a total of 0.5% of defined compensation: 0.3% for ELCA Disability Benefits Plan coverage and 0.2% for ELCA Survivor Benefits Plan coverage.

Member Coverage & Costs

- **Four new streamlined health benefit options will replace the current options.** Slight increases in member costs in 2026 are necessary to maintain the ELCA-approved level of cost-sharing between employers and members. See the chart on the next page.
- **A new Employee Assistance Program (EAP) will replace our current provider.** Benefits reExamined feedback affirmed the importance of robust mental health support. This enhancement will offer more sessions at no additional cost and more integrated care.
- **Additional dental benefits will be added** to cover annual fluoride treatment for individuals 18+ (in addition to the existing coverage for 18 and younger) and replacement of a lost orthodontic or prosthetic device (subject to plan rules).
- **Dependent care FSA limits will increase** from $5,000 to $7,500 ($3,750 for married couples filing separately).
- **The supplemental life insurance maximum will increase** from $400,000 to $600,000 for eligible members who wish to purchase this coverage.

[1] PricewaterhouseCoopers' Health Research Institute, Medical cost trend: Behind the numbers 2026

COMPARE ALL 2026 ELCA-PRIMARY HEALTH BENEFIT OPTIONS

Select Copay 2000	Value Copay 4000	Select HDHP 2000	Value HDHP 4000
Included in All Four Options			
• Same health benefit coverage, broad provider network, and extensive prescription drug formulary; what differs is the employer monthly contribution and how plan members experience out-of-pocket costs • 100% in-network coverage for eligible preventive services, including a routine checkup, immunizations, dental cleaning twice per calendar year, screenings for hearing, vision, cancer, and more • Well-being support services designed to help prevent illness, manage health conditions, and strengthen overall well-being — at no or low out-of-pocket cost to plan members			
ELCA-Endorsed			
Yes	Yes	Yes	Yes
A Good Choice for Plan Members Who...			
Want to pay for certain health care visits and laboratory tests with predictable, manageable copays and prefer a lower deductible.	Want to pay for certain health care visits and laboratory tests with predictable, manageable copays and can manage a higher deductible.	Want a health savings account to save pretax for current and future health care expenses and prefer a lower deductible.	Want a health savings account to save pretax for current and future health care expenses and can manage a higher deductible.
Health Benefits: Plan Member Out-of-Pocket Costs — Administered by BlueLink TPA with the Blue Cross Blue Shield PPO network			
Copays Pay copays until combined out-of-pocket limit is met: • $0 virtual text-based care via 98point6® • $10 retail clinic and Doctor On Demand® telemedicine visits • $25 primary care, outpatient mental health, substance use office visits • $30 outpatient medical therapy, massage therapy, acupuncture visits • $50 specialist, chiropractic, urgent care visits • $75 laboratory tests • $300 ER visit, waived if admitted **Health Deductible** Pay 100% of the negotiated rate for eligible health expenses that don't have a copay, including hospitalizations, X-rays, MRIs, ambulance care, durable medical equipment, and surgeries: • $2,000 single • $4,000 family **Coinsurance After Deductible** Pay 30% until combined out-of-pocket limit is met **Combined Out-of-Pocket Limit** Includes health benefits and prescription drugs; pay $0 after limit is met: • $5,000 single • $10,000 family	**Copays** Pay copays until combined out-of-pocket limit is met: • $0 virtual text-based care via 98point6® • $10 retail clinic and Doctor On Demand® telemedicine visits • $35 primary care, outpatient mental health, substance use office visits • $50 outpatient medical therapy, massage therapy, acupuncture visits • $70 specialist, chiropractic, urgent care visits • $125 laboratory tests **Health Deductible** Pay 100% of the negotiated rate for eligible health expenses that don't have a copay, including ER visits, hospitalizations, X-rays, MRIs, ambulance care, durable medical equipment, and surgeries: • $4,000 single • $8,000 family **Coinsurance After Deductible** Pay 30% until combined out-of-pocket limit is met **Combined Out-of-Pocket Limit** Includes health benefits and prescription drugs; pay $0 after limit is met: • $6,000 single • $12,000 family	**Copays** $0 virtual text-based care via 98point6® **Combined Deductible** Includes health benefits and prescription drugs; pay 100% of the negotiated rate for eligible health expenses until combined deductible is met: • $2,000 single • $4,000 family **Coinsurance After Combined Deductible** Pay 30% until combined out-of-pocket limit is met **Combined Out-of-Pocket Limit** Includes health benefits and prescription drugs; pay $0 after limit is met: • $5,000 single • $10,000 family	**Copays** $0 virtual text-based care via 98point6® **Combined Deductible** Includes health benefits and prescription drugs; pay 100% of the negotiated rate for eligible health expenses until combined deductible is met: • $4,000 single • $8,000 family **Coinsurance After Combined Deductible** Pay 30% until combined out-of-pocket limit is met **Combined Out-of-Pocket Limit** Includes health benefits and prescription drugs; pay $0 after limit is met: • $6,000 single • $12,000 family
NOTE: This comparison is based on 2026 in-network benefits. For full benefit details, refer to the ELCA Health Plan document. Benefits are subject to change without notice.			

COMPARE ALL 2026 ELCA-PRIMARY HEALTH BENEFIT OPTIONS

Select Copay 2000 & Value Copay 4000	Select HDHP 2000 & Value HDHP 4000
Prescription Drugs: Plan Member Out-of-Pocket Costs — Administered by Express Scripts by EVERNORTH®	
Pay copays and coinsurance until combined out-of-pocket limit is met. Copays and coinsurance do not apply toward health benefit deductible. **Copays**[1] • $12 for generic drugs via retail[2] or Accredo Specialty Pharmacy, up to 31-day supply • $24 for generic drugs via Express Scripts home delivery service or personalized retail pharmacy[2], up to 90-day supply • $25 for preferred[3] brand-name insulin, 30-day supply **Coinsurance** Retail[2] or Accredo Specialty Pharmacy, up to 31-day supply: • 20% subject to $55 minimum and $90 maximum[4] for preferred[3] brand-name drugs • 35% subject to $90 minimum and $180 maximum[4] for non-preferred brand-name drugs Express Scripts home delivery service or personalized retail pharmacy[2], up to 90-day supply: • 20% subject to $120 minimum and $210 maximum[4] for preferred[3] brand-name drugs • 35% subject to $210 minimum and $300 maximum[4] for non-preferred brand-name drugs	**Copays** $25 for preferred[3] brand-name insulin, 30-day supply **Combined Deductible** Pay 100% of the total prescription drug cost for generic, preferred[3] brand-name, and non-preferred brand-name drugs until combined deductible (health benefits and prescription drugs) is met • Via retail[2] or Accredo Specialty Pharmacy, up to 31-day supply • Via Express Scripts home delivery service or personalized retail pharmacy[2], up to 90-day supply **Coinsurance After Combined Deductible** Pay 20% until combined out-of-pocket limit is met
Tax-Advantaged Accounts — Administered by HealthEquity (formerly Further)	
Health Flexible Spending Account (FSA) • Employer contribution options not available • Plan member contribution limit $3,300 • Eligible FSA expenses must be incurred Jan. 1, 2026 – Dec. 31, 2026	**Health Savings Account (HSA)**[5] • Employer contributions optional: monthly and/or one-time at the start of the year • Plan member and employer combined contribution limit $4,400 single/$8,750 family, plus an additional $1,000 if plan member is age 55+ on or before Dec. 31, 2026 **Limited-Purpose Health Flexible Spending Account (FSA)**[6] • Employer contribution options not available • Plan member contribution limit $3,300 • Eligible FSA expenses must be incurred Jan. 1, 2026 – Dec. 31, 2026
Dental — Administered by Delta Dental®	
Deductible Pay 100% of the negotiated rate for services until deductible is met: $150 per person; $300 family **Coinsurance After Deductible** Pay 20% for basic care, 50% for major restorative care **Annual Benefit Maximum** $2,850 per person for preventive, basic, and restorative care **Orthodontia Benefit** Pay 50% no deductible; $2,850 per person lifetime maximum	
Well-Being Support	
Care Coordinators — Provided by Quantum® Health. Team of health care experts helps members get the best possible care at the right price. **Chronic Condition Management** — Provided by Omada Health. Personalized digital care programs with tools and support to lose weight, help prevent disease, and manage diabetes and hypertension. **Digital Physical Therapy & Mobility** — Provided by Sword Health. Digital therapy programs combining physical therapy, behavioral coaching, and education with easy-to-use technology to address pain. **Employee Assistance Program (EAP)** — Connects members with counseling, legal, and work/life services. **Hearing Discount** — Provided by Amplifon Hearing Health Care. Discounts on certain diagnostic tests, hearing aids, and hearing aid batteries. **Online Health & Fitness** — Provided by Burnalong. Health, wellness, and fitness platform providing live and on-demand classes across more than 45 categories. **Video-Based Primary Care** — Provided by Doctor On Demand®. Providers treat common non-emergency medical and mental health issues through live video visits. Members with Select Copay 2000 or Value Copay 4000 pay a copay; members with Select HDHP 2000 or Value HDHP 4000 pay the full visit cost until their deductible is met. **Virtual Text-Based Care** — Provided by 98point6® by Transcarent. U.S.-based care teams answer, diagnose, and treat acute and chronic illness 24/7. **Vision Care Services** — Provided by VSP™. Voluntary, member-paid coverage offering discounts and copays for eye exams, frames, lenses, and contact lenses.	

1. The member will pay the Express Scripts negotiated rate for the drug if it's less than the minimum.
2. Plan members have access to over 55,000 retail pharmacies in network. Each member chooses or is assigned a personalized retail pharmacy, either CVS Pharmacy or Walgreens, that they can choose to use for short-term or long-term maintenance medications. The major chain will remain the member's choice for the year and the other chain will be considered out of network.
3. ELCA-Primary benefits are subject to the Express Scripts National Preferred Formulary (list of preferred drugs). Non-preferred drugs are typically more expensive than their preferred alternatives or those new to the marketplace.
4. The member will pay more than the maximum, up to the full cost of the drug, if an equivalent generic drug is available and the member chooses the brand-name drug.
5. For plan members who will have Select Copay 2000 or Value Copay 4000 coverage and are 65 or older, or will turn age 65 in 2026, special rules affecting HSA participation may apply for part or all of 2026. Additional details are available on myPortico.
6. A limited-purpose health flexible spending account (FSA) allows sponsored plan members to set aside pretax dollars to pay for eligible dental, vision, and post-deductible health and prescription drug expenses.

GLOSSARY

Buy-Up
When ELCA Health Plan members purchase a higher-priced ELCA-Primary health benefit option than the option their sponsoring employer selected during Annual Enrollment, and pay the cost difference through payroll deduction. Your organization can determine whether or not to deduct any buy-up cost from your members' paychecks.

Coinsurance
The specified percentage of eligible expenses the member is required to pay. Members pay coinsurance until annual out-of-pocket limits have been reached.

Copay
A fixed dollar amount that ELCA Health Plan members with certain health benefit options pay for certain eligible health care services, such as office visits, lab tests, and prescription drugs, usually when the services are received.

Cost-sharing
Cost-sharing describes, on average, what portion of health care costs are paid by employer health contributions and employer HSA contributions, and what portion is paid by members through out-of-pocket costs. Importantly, it is a general measurement used to design health benefits for an entire population. An individual plan member's costs will always be determined by the specific health care costs they incur and may not align with the cost-sharing assigned to their benefit option.

Deductible
The annual amount that ELCA Health Plan members pay for certain eligible health care services during the year before the plan starts to pay.

ELCA Medicare-Primary health benefits
Health benefits available to ELCA Health Plan members and their eligible family members who are age 65 and over (unless sponsored by an organization with 20 or more employees); also includes those under age 65 where the member is eligible or should be eligible for Medicare as the primary payer due to a disability.

ELCA-Primary health benefits
Health benefits available to ELCA Health Plan members and their eligible family members who are under age 65, except those who are eligible for or should be eligible for ELCA Medicare-Primary coverage due to a disability; also includes those age 65 and over who are sponsored by an organization with 20 or more employees.

ELCA-endorsed health benefit option
The ELCA Church Council endorses all options with an employer cost-share of approximately 80%, as determined by Portico. This includes the Gold+, Value Copay, Silver+ A, and Silver+ B options. See Cost-sharing.

EMPLOYER CONTRIBUTION CATEGORIES

Disability contribution
The amount a sponsoring employer contributes to sponsor a plan member in the ELCA Disability Benefits Plan. In 2026, the contribution rate for this protection will be 0.3% of the plan member's total defined compensation. Disability benefits provided to a totally disabled member are based on the reported defined compensation. Billed monthly.

Employer health benefit contribution
The amount a sponsoring employer contributes to sponsor a plan member (and any eligible covered family members) in the ELCA Health Plan (either ELCA-Primary or ELCA Medicare-Primary).
The contribution for each plan member is calculated based on geographic location, defined compensation, health coverage level, and plan member age. Billed monthly.

Employer HSA contributions
Annual amount billed monthly
The annual contribution amount a sponsoring employer chooses to contribute to each sponsored plan member's health savings account (HSA) when the plan member selects either the Silver+ or Bronze+ health benefit option; contributions will be prorated for members whose sponsorship begins mid-year. Billed monthly.

Sponsoring employer chooses one of three contribution levels:
Level A: $900 single/$1,800 family (annual amount, billed monthly)
Level B: $600 single/$1,200 family (annual amount, billed monthly)
Level C: $-0- single/$-0- family

January one-time contribution
Sponsoring employers can also make a one-time HSA contribution to sponsored plan members' HSAs. This one-time contribution applies to sponsored plan members as of Jan. 1, 2026, and will be billed in January. The contribution will be available to plan members after the January payment is received from the employer and deposited into the plan members' HSA.

Employer retirement contribution
The amount a sponsoring employer contributes to a sponsored plan member's retirement account. For lay employees, the minimum contribution rate is 6% of total defined compensation. For clergy, the minimum rate varies from 10% to 12% of total defined compensation. For both lay and clergy, the maximum contribution is determined annually by IRS limits and compliance rules. The 2024 limit is $69,000. Billed monthly.

Housing equity contribution
A voluntary pretax retirement contribution made by an employer for a pastor living in employer-provided housing. Housing equity contributions are made in addition to employer contributions.

Survivor contribution
The amount a sponsoring employer contributes to obtain basic group life insurance for a sponsored member under the ELCA Survivor Benefits Plan. In 2026, the contribution rate for this protection is 0.2% of the plan member's total defined compensation. Billed monthly.

Employer-provided housing
When a sponsored plan member lives in housing that is paid for by the employer, such as a parsonage or a camp director's on-site housing. If housing is provided, the plan member's total defined compensation = total cash compensation + 30% of base salary and Social Security tax allowance.

Flexible spending account (FSA)
See Tax-Advantaged Accounts: Health flexible spending account (FSA), Limited-purpose health flexible spending account (FSA), and Dependent care flexible spending account (FSA).

Health coverage level
Describes which family members are covered by the ELCA Health Plan. Health coverage levels are:
- Member
- Member and children
- Member and spouse
- Member, spouse, and children
- Waived self and family

Health insurance exchange
An online marketplace where individuals can buy health insurance. Created by the Patient Protection and Affordable Care Act of 2010. Each state has one either operated by that state, the federal government, or a state-federal partnership.

Health savings account (HSA)
See Tax-Advantaged Accounts

High-deductible health plan (HDHP)
A health insurance plan that meets specific IRS rules for deductible and out-of-pocket expenses. Only plan members covered by an HDHP can contribute to a health savings account. The ELCA-Primary Silver+ and Bronze+ health benefit options qualify as HDHPs.

Multiple employments
When a sponsored plan member works for two or more employers that each sponsor them in the ELCA benefits program. These employers both contribute to the cost of providing health benefits to the plan member.

NOTE: For additional definitions, see the ELCA Health Plan. Your rights are governed by the benefit plan document. If this summary is inconsistent with the plan document, the plan document will take precedence.

GLOSSARY, CONTINUED

Out-of-pocket costs
Medical expenses that aren't paid for by insurance, including deductibles, coinsurance, and copays for covered services plus all costs for services that aren't covered.

Out-of-pocket limit
The maximum annual amount that plan members pay for certain eligible health care services before the plan starts to pay 100%.

Plan member buy-up cost
Amount that ELCA Health Plan members pay through payroll deduction to purchase a higher-priced ELCA-Primary health benefit option than the option their sponsoring employer selected during Annual Enrollment. Your organization can determine whether or not to deduct any buy-up cost from your members' paychecks.

Rate class
One component in determining a sponsoring employer's health contribution rate. Rate classes are geographic designations that represent regional differences in health care costs. Sponsoring employers are assigned a rate class based on the synod in which they are located.

Sponsored couple
When a sponsored plan member and spouse are each employed by a sponsoring employer that provides ELCA benefits. They can choose to enroll in ELCA health benefits either as a couple or as individuals. If enrolled as a couple, their employers contribute to the cost of providing health benefits to the family.

Sponsoring employer
An employer who sponsors employees in the ELCA Traditional Benefits Program.

Sponsored plan member
Individuals who are called or employed by an eligible organization and receive ELCA benefits provided by that organization. Includes pastors, deacons, and lay employees. Eligibility rules apply.

TAX-ADVANTAGED ACCOUNTS
A financial account that allows the owner to receive special treatment by federal and most state tax laws for the purpose of tax savings. Contribution and withdrawal rules vary by account type. The ELCA Flexible Benefits Plan offers the following tax-advantaged accounts: health flexible spending account (FSA), limited-purpose health flexible spending account (FSA), health savings account (HSA), and dependent (day) care flexible spending account (FSA).

Dependent (day) care flexible spending account (FSA)
A tax-advantaged account that allows eligible ELCA Flexible Benefits Plan members to set aside pretax dollars for eligible dependent care (such as day care) expenses that enable the member and spouse to work or seek work. Money not used by the end of the year is forfeited.

Health flexible spending account (FSA)
A tax-advantaged account that allows eligible ELCA Flexible Benefits Plan members to set aside pretax dollars for eligible health care expenses. Money not used by the end of the year is forfeited.

Health savings account (HSA)
A tax-advantaged account that allows eligible members to set aside pretax dollars, and sponsoring employers to contribute, for eligible health care expenses. Money in an HSA earns interest, is not forfeited at year end, and is the member's to keep even if they leave the ELCA Health Plan. An HSA is available to members who have the ELCA-Primary Silver+ or Bronze+ health benefit option and will be under age 65 on April 1, 2026, who are age 65 or older and have elected not to enroll in Medicare. Members contributing to an HSA cannot have a health flexible spending account (FSA), but can have a limited-purpose health flexible spending account (FSA).

Limited-purpose health flexible spending account (FSA)
A limited-purpose health FSA is available to eligible sponsored plan members who have an HSA. The limited-purpose health FSA allows members to be reimbursed with pretax dollars for eligible dental and vision expenses. After meeting the plan deductible, it functions like a traditional health FSA, allowing use for post-deductible medical, mental health, and prescription drug expenses. Per IRS regulations, members may not contribute to an HSA if they are covered by any non-qualifying health plan, including a general-purpose health FSA. With FSA reimbursements limited to dental, vision, and post-deductible eligible medical expenses, members remain eligible to participate in both an HSA and a limited-purpose health FSA.

TOTAL DEFINED COMPENSATION
Generally includes base salary plus any housing allowance Social Security tax allowance, and furnishings and utilities allowance. For sponsored plan members living in employer-provided housing (such as a parsonage), defined compensation is also increased by 30% of salary and Social Security tax allowance. These amounts are calculated prior to any payroll deductions.

Base salary
A type of cash compensation included in a sponsored plan member's total defined compensation for determining benefit contributions. Includes all salary, hourly wages, and overtime pay.

Furnishing & utilities allowance
A type of cash compensation included in a sponsored plan member's total defined compensation for determining benefit contributions. For clergy (and some deacons) who live in employer-provided housing, it's the portion of their cash compensation designated in advance as a furnishings and utilities allowance, according to IRS rules. The designation allows tax filers to exclude these dollars from their taxable income, to the extent they meet other tax rules.

Housing allowance
A type of cash compensation included in a sponsored plan member's total defined compensation for determining benefit contributions. For clergy (and some deacons), it's the portion of their cash compensation designated in advance as a housing allowance, according to IRS rules. The designation allows tax filers to exclude these dollars from their taxable income, to the extent they meet other tax rules.

Social Security tax allowance
A type of cash compensation included in a sponsored plan member's total defined compensation for determining benefit contributions. Ordained clergy are typically treated as employees for income tax purposes, but treated as self-employed for purposes of paying self-employment (SECA) taxes. Many organizations provide clergy with a Social Security tax allowance that reflects the employer portion of FICA taxes that would have been paid if the pastor were a lay employee instead. (See your synod's compensation guidelines for more details.)

Waive
Sponsored plan members can choose to waive ELCA health benefits if they qualify. They only qualify if they have other valid health coverage, such as group health coverage through a spouse's employer, or receive a subsidy on a state, federal, or state/federal partnership individual health insurance exchange and purchase coverage through the individual exchange.

Sponsored plan members who choose to waive ELCA health benefits must provide information about their other valid coverage. Plan members who don't have a valid health benefit waiver must either enroll in the ELCA Health Plan or end their participation in the ELCA Traditional Benefits Program.

NOTE: For additional definitions, see the ELCA Health Plan. Your rights are governed by the benefit plan document. If this summary is inconsistent with the plan document, the plan document will control.

2026 Estimated Employer-Funded Benefit Cost Summary

		Estimated Health and HSA Costs - Monthly			Estimated Other Benefit Costs - Monthly					Estimated Annual Costs
Health Benefit Option	Number of Sponsored Members	Health Contribution	Monthly HSA Contribution	Health + HSA Monthly Contribution	Retirement Contribution	Housing Equity Retirement Contribution	Disability Contribution	Survivor Contribution	Total Monthly Benefit Costs	Total Annual Cash Compensation & Benefits
Select Copay 2000	9	$6,537.66	$0.00	$6,537.66	$3,443.59	$0.00	$117.93	$78.62	$10,177.80	$593,845.56
Select HDHP 2000	9	$6,210.78	$0.00	$6,210.78	$3,443.59	$0.00	$117.93	$78.62	$9,850.92	$589,923.00
Value Copay 4000	9	$6,014.65	$0.00	$6,014.65	$3,443.59	$0.00	$117.93	$78.62	$9,654.79	$587,569.44
Value HDHP 4000	9	$5,883.90	$0.00	$5,883.90	$3,443.59	$0.00	$117.93	$78.62	$9,524.04	$586,000.44

Compare Similarities and Key Differences

Compare Your 2026 ELCA-Primary Health Benefit Options	Copay Options	High-Deductible Health Plan (HDHP) Options
Additional information	Sponsoring employers and plan members will elect the option that meets their health care and financial needs this fall during Annual Enrollment. **Contribution rates, deductibles, and other cost details will be available in August after Portico Board of Trustees approval, along with comparison resources and decision-making tools.**	
Reminder	All ELCA-Primary health benefit options have the same: Medical, mental health, and dental benefit coverage Blue Cross and Blue Shield, Express Scripts prescription drug, and Delta Dental provider networks Coverage for preventive services Well-being support services The difference is how out-of-pocket costs are experienced.	
ELCA-endorsed	Yes	Yes
Option works well for...	Members who prefer to pay for certain health care visits and laboratory tests with predictable, manageable copays.	**Members who want the triple tax advantages of a health savings account** (HSA) to pay for current and future health care expenses and can manage paying the full cost for health care services and prescription drugs until meeting a deductible.
Health benefit out-of-pocket costs	Members **pay a portion** of the cost (copay) for certain health care visits.*	Members **pay the full cost** for health care visits until deductible is met.*
Prescription drug out-of-pocket costs	Members **pay a portion** of the cost (copay or coinsurance) for prescription drugs until deductible is met.*	Members **pay the full cost** for prescription drugs until deductible is met.*
Tax-advantaged account	Health flexible spending account (FSA): Accepts pretax contributions from sponsored members only Lose any unused balance at year-end	Health savings account (HSA): Allows pretax contributions from members and employers Funds in the HSA earn interest tax-free Withdrawals are tax-free Balance rolls over year-to-year Limited-purpose FSA: Pretax contribution; reimburses vision and dental expenses until medical, mental health, and prescription drug deductible is met, at which point the balance can be used for any eligible health expense
Preventive care coverage	100%	100%
Most comparable to	**Out-of-pocket costs work similarly to today's Value Copay option; prescription drug costs work similarly to today's Platinum+ and Gold+ options.**	**Out-of-pocket costs work similarly to today's Silver+ and Bronze+ options.**