

Shaping Future ELCA Benefits Together Video Transcript

Hello. I'm Stacy Kruse, Portico's interim president and CEO. I'm honored to lead Portico, the ELCA's benefit ministry, in serving you. Our mission is to support the well-being of the ELCA's rostered ministers and lay employees.

To ensure ELCA benefits remain aligned with the church's changing needs, we've launched a multi-year initiative called Benefits reExamined. We're inviting sponsored plan members and sponsoring organizations to share your perspectives.

Reexamining the ELCA's benefit program is a partnership between Portico and you — the people we serve. Your input is incredibly important in helping us discern priorities and design benefit changes that meet the evolving needs of this church.

A little background is helpful to understand the benefit program. The ELCA Philosophy of Benefits is a living document that affirms these principles:

- Buying benefits together creates economies of scale, administrative efficiency, and uniformity in the call process.
- Offering a bundle of retirement, health, disability, and survivor benefits protects members against a variety of financial risks.
- Sharing costs across the ELCA makes the program more equitable by factoring in compensation, family size, geographic location, and age.
- And prioritizing choice where feasible helps members and organizations select the options that best meet their needs.

The ELCA faces increasing complexities, and some of the trends affecting the church also impact our benefit program. Health care costs significantly outpace inflation. Declining church attendance and financial giving force some congregations to make difficult ministry decisions. As our ELCA benefit membership pool gets older and smaller, we lose the scale and purchasing power. And finally, we're seeing a changing workforce with more congregations worshipping without a pastor, part-time calls, and bi-vocational leaders.

We've been able to mitigate some of these challenges by adding ELCA-affiliated organizations into our plans. We remain committed to preserving the valued features of our benefits. It is incredibly important to hear your perspectives to understand your priorities and discern potential changes.

I want to acknowledge that change brings uncertainty and possibility. We pledge to approach this work faithfully, objectively, and collectively with you.

This year, our focus is on listening through surveys, interviews, and focus groups; and analyzing what we learn. In 2025, we'll recommend potential changes, following the normal ELCA governance processes for approvals, with significant changes taking effect no earlier than January 1st, 2026.

If you're a rostered minister or lay employee who's actively serving the church today, or if you make benefit decisions for a congregation or organization, please watch your email for a survey invitation this summer. I strongly encourage you to complete it and share what's working well and what could be improved. This is your chance to make your ideas and opinions heard and help us shape the future of our benefits.

Thank you so much in advance for your participation.