

ELCA Benefit Coverage in Times of Transition

Contact Portico right away when employment starts or stops. Whether you are a rostered minister, lay person, or the administrator for an organization, getting in touch with the Customer Care Center as soon as an employment change is happening — or is going to happen — works to ensure the smoothest transition.

When a Call or Assignment Ends

Rostered Minister

As soon as a change is anticipated, call the Portico Customer Care Center.

- Don't wait until dates and details are pinned down. The sooner Portico is notified, the more options there may be to keep ELCA benefits active.
- Next call or assignment unknown? Portico will explain the next steps, which may include reviewing monthly costs to continue health coverage and basic life insurance and contacting Securian Life to continue supplemental and dependent life insurance.
- Plan members must keep the same ELCA-Primary health benefit option while sponsored during the plan year, even if they change call or employment. However, if a member is no longer sponsored and begins coverage continuation mid-year, they may choose a new option. (Note: Most sponsored members who are 65 and over will have ELCA Medicare-Primary health benefits.)
- Rostered ministers who want to retain ELCA benefits while on leave from call can continue health benefits (or waive if eligible) and/or basic group life insurance at their own expense.

Contact Portico Customer Care Center

mail@PorticoBenefits.org

800.352.2876

M – Th 8 a.m. – 6 p.m.

F 8 a.m. – 5 p.m. (Central)

Current Congregation/Organization

As soon as the rostered minister's end date is known, report it on EmployerLink.

- Sign in to *EmployerLink.PorticoBenefits.org* and select the rostered minister's name from the home page, listed under *Employee Administration*, then select *End of Call or Employment*.
- The end date is the rostered minister's last working day plus accrued vacation.
- Portico will email the rostered minister with next steps after the end date is reported.
- If Portico receives a start date from a new congregation and hasn't received an end date from the current congregation, Portico will contact the current congregation to confirm whether the call is ending, or the rostered minister will continue under both congregations.

Before a New Call or Assignment Begins

New Congregation/Organization

- Before the new rostered minister's start date, report it on EmployerLink.
- If the rostered minister's previous call ends and the new congregation start date has not been reported in advance, ELCA health benefits will terminate on the rostered minister's end date at their former congregation.
- The rostered minister and eligible family members won't have active

Contact Portico up to 60 days in advance.

Early reporting is critical to avoid a gap in health coverage and a potential situation where a claim is denied.

coverage until the start date is reported and processed.

- If Portico is notified after the start date, benefits will be reinstated retroactively, provided Portico is notified within 60 days of the start date.
- If this is the rostered minister's first call or sponsorship with Portico, benefits will start retroactively, provided the start date is within 60 days of Portico's receipt of all necessary enrollment information.
- If there is a gap of 31 days or fewer between the end and start dates, Portico will waive the cost of health coverage during this time. However, this is only possible once the new congregation reports the start date.

Other Life and Professional Changes

A plan member, spouse, and sponsoring organization should contact Portico about life changes (such as marriage, birth, or turning age 65) and professional changes, as their benefits may be affected.

Salary/Defined Compensation Changes

Congregations must report salary changes on EmployerLink **within 60 days** of the effective date of the change. When a change in salary is reported more than 60 days after the effective date, Portico will make the change for only the prior 60 days. Life insurance and Disability Plan benefits are based on the defined compensation reported and upon which contributions were paid.

Retiring

Rostered ministers eligible to retire must complete the process with the Office of the Secretary **and** with Portico.

Special Circumstances

Sponsored Couples

A number of ELCA plan members are part of a sponsored couple — that is, each spouse's employer sponsors them in the ELCA benefit program. Contact Portico to discuss specifics about how a change in family, status, call, or assignment works for a sponsored couple. For example, the 31-day provision noted above doesn't apply to a member of a sponsored couple who terminates employment while the other member of the couple remains sponsored.

Interim Ministry

Interim ministers often experience more frequent transitions between calls or assignments. Portico has a dedicated point person for interim ministers and their congregations:

Andrew Feller
800.352.2876 ext. 4060
afeller@PorticoBenefits.org

Tip for Interim Ministers:

As you near the end of your assignment, please share this document with the incoming rostered minister to help ensure a smooth transition into their new position.

Find the most current version of the ELCA Health, Retirement, Survivor, and Disability Plan summary plan descriptions at PorticoBenefits.org/summaries. The plan documents are the full, legal description of the plans. Your rights under the plans are governed by the plan document. If the summary plan description is found to be inconsistent with the plan document, the plan document will be considered the controlling document. A copy of the plan document is available from the Portico Customer Care Center. Portico reserves the right to change any term of the plan through the amendment or termination process described in the summary plan description.