

ELCA TRADITIONAL BENEFITS PROGRAM

Understanding ELCA Disability Benefits

Why Disability Benefits Matter

Portico provides generous disability benefits under the ELCA Disability Benefits Plan so that eligible members unable to perform the material duties of their normal occupation as a direct result of injury or physical or mental disorder can continue to receive:

- Income to pay their bills
- Health benefits to support their recovery and the health of family members
- Retirement contributions so they can continue to grow their retirement savings
- And a life insurance benefit to help protect loved ones financially in the event of their death

What benefits are provided?

Starting with the third consecutive month of total disability:

- Monthly benefit payments based on two-thirds of the sponsored member's average monthly reported defined compensation for the 12 months preceding total disability, less Social Security disability benefits offset and any other applicable offsets
- Health benefits for the member and eligible family members, with enrollment in either the ELCA-Primary Gold+ option or ELCA Medicare-Primary Standard option
- Basic group life and any supplemental or dependent life insurance the member purchased before becoming totally disabled
- Continuing contributions to the member's ELCA Retirement Plan account

The defined compensation that is used to calculate the monthly benefit payment and retirement plan contribution cannot be more than the compensation that was reported by the employer to Portico and upon which contributions for the Disability Benefits Plan were billed to the employer.

Learn More

Plan members:
myPortico.PorticoBenefits.org/disability

Sponsoring employers:
EmployerLink.PorticoBenefits.org/resources/disability

Role of Lincoln Financial

To steward limited church dollars, Portico relies on the expertise of its disability benefits administrator, Lincoln Financial Group (Lincoln Financial), to maintain consistent eligibility criteria and ensure that benefits are paid only to those who are eligible.

- Administers disability benefits
- Reviews members' claims for disability benefits
- Gathers pertinent information for initial approval and ongoing reviews
- Notifies members if disability benefits are approved or denied
- Conducts periodic reviews
- Sends monthly benefit payments to members
- Offers vocational counseling when appropriate

Contact Lincoln Financial

844.208.1662
7 a.m. – 4 p.m. (Central)
Monday – Friday

Important Information for the Sponsored Member

Eligibility

- The disabling condition must have occurred while the member was sponsored in the ELCA Disability Benefits Plan, and the first day absent due to this condition must occur while the member is sponsored.

- The disabling condition must be documented by objective medical information and result in the member's inability to continue to perform the material duties of their normal occupation as determined by Lincoln Financial.
- Sponsored members must contact Lincoln Financial to apply for disability benefits within three months of ending work due to the disabling condition.
- On leave from call members are *not* eligible to apply for or receive disability benefits or purchase disability coverage through Portico Benefit Services.
- Special rules for interim pastors can be found at myPortico.PorticoBenefits.org/InterimMinistry.
- Members who remain disabled after 12 months will not be considered disabled if they can perform the material duties of any occupation in which the member could be expected to be suited.

Steps to Take to Apply for Disability

1. You must **not** resign or take a leave of absence. As a sponsored ELCA plan member, tell your employer you are unable to work due to a disabling condition and are applying for disability benefits.
2. Call Lincoln Financial to apply for disability benefits.
3. Complete forms requested by Lincoln Financial.
4. Respond to questions and calls from your Lincoln Financial case manager.

Note

These steps may be taken by the member, spouse, or power of attorney.

Steps to Take After a Disability Claim Is Approved

1. Continue ongoing treatment for the disabling condition from qualified medical providers. Follow providers' treatment recommendations.
2. Complete any forms and/or medical examinations requested by Lincoln Financial.
3. Respond to questions and calls from your Lincoln Financial case manager.
4. Communicate any changes and reach out to your case manager with questions.

Frequently Asked Questions by Sponsored Members

If I expect my disability to be short-term, should I still apply? Yes. Keep in mind that the first two months of benefits (health, retirement, life, disability contributions) and full compensation are expected to be provided by your sponsoring employer. You and/or your representative should still apply for disability with Lincoln Financial in case your time off needs to be longer than expected. You can contact Lincoln Financial to stop the process at any time and return to your call or employment.

Can I work while receiving disability benefits? For the first two months you're disabled, you may not work. After that, if you're totally disabled, you can earn up to one-third of your monthly benefit payment without an earnings reduction. Any earnings in excess of one-third will reduce your monthly benefit payment, dollar for dollar. If you receive any wages while you're receiving ELCA disability benefits, you must report them promptly to Lincoln Financial. You'll be required to provide copies of your earnings statements and may be required to provide copies of your tax returns.

Can my disability benefits be terminated? Disability benefits are paid, up to a lifetime maximum benefit period, as long as a member is actively engaged in appropriate and ongoing medical treatment with a qualified health care provider, adheres to treatment recommendations, provides relevant medical records to Lincoln Financial, and is considered totally disabled as defined by the ELCA Disability Benefits Plan.

Lincoln Financial will periodically review your eligibility to receive disability benefits. Lincoln Financial will contact your health care provider(s) to request your medical records and will review the records to determine whether you are compliant with medical treatment requirements and continue to be totally disabled as defined by the plan.

If the review concludes that you are no longer eligible for disability benefits, all benefits provided by the ELCA Disability Benefits Plan end *immediately*, including monthly benefit payments, health benefits, retirement plan contributions, basic group life insurance, any supplemental and dependent life insurance, Medicare Part B

reimbursement, and flexible spending account benefits. You can continue your health flexible spending account (after-tax), ELCA health benefits, and basic group life coverage at your own expense, if eligible.

How do Social Security disability benefits affect my ELCA benefits? Social Security disability benefits due to your disability that you and your family members receive, or are eligible to receive, will be subtracted from your ELCA monthly benefit payment. Between the Social Security offset, other government benefit offsets (including workers' compensation but excluding veterans' disability benefits), earnings offset, and the ELCA monthly benefit payment, you'll receive an amount equal to what your ELCA Disability Benefits Plan monthly benefit payment would have been if you weren't receiving other benefits.

- You'll be contacted by a Lincoln Financial administrator to assist you in applying for Social Security disability benefits at the appropriate time. Social Security disability benefits will reduce your ELCA monthly benefit payment except for benefits received by a family member who is eligible for SSDI based on his/her own earnings record or disability.
- If Social Security disability benefits are awarded retroactively, you must repay the ELCA Disability Benefits Trust any overpayment of benefits.
- If you don't apply for Social Security disability benefits, do not qualify for Social Security disability benefits due to exceeding the Social Security substantial gainful activity limit, or if you don't participate in Social Security, your ELCA monthly benefit payments will still be reduced by an amount equal to the amount Social Security would have paid.
- If the Social Security Administration denies your application for benefits, you must send a copy of the denial notice to Lincoln Financial.

Will I receive help returning to work? Yes. At any time before or during the review process, you may find it beneficial to work with Lincoln Financial's vocational staff for help considering new possibilities that may offer meaning and purpose along with a livable income. Ask your case manager to connect you with the vocational team.

If I am currently waiving ELCA health coverage, will the ELCA Disability Trust provide ELCA health benefits for my family and me if I am approved for ELCA disability benefits? Yes. If you had a valid waiver prior to approval for disability benefits, you are eligible for ELCA health coverage. To activate ELCA health coverage, contact Portico.

Important Information for the Sponsoring Employer

Steps to Take

- Care for your sponsored plan member as the disability application process proceeds.
- Pay salary and provide health, retirement, life, and disability benefits during the first two months of disability. If disability benefits are approved, the plan will provide a monthly benefit payment and ELCA health, retirement, and life insurance benefits as of the third consecutive month of disability.
- Provide the member's job description to Lincoln Financial for the initial review.
- Lincoln Financial will review disability applications upon receipt, but obtaining medical records can be time-consuming. For this reason, Portico encourages you to review your employee policy handbook ahead of time and determine what you will offer financially if the application process exceeds two months. (If the application is approved within two months, no further action is needed on EmployerLink.)

If a disability application is pending after two months, you can either continue paying benefits or end your plan member's employment.

Option one — continue paying benefits:

- If Lincoln Financial approves the disability claim, the employer will receive a refund for the cost of member benefits paid beyond two months; no further action is needed on EmployerLink.
- If Lincoln Financial denies the disability claim:

- The employer will need to decide on the member’s last day worked — that is, the last day the member performed paid duties.
- Report the last day worked on EmployerLink.
- The employer’s next monthly bill will be adjusted to reflect the last day worked.
- The member will be offered health coverage continuation and will be responsible for paying the contribution after the last day of work is reported on EmployerLink.
- If the member appeals and the denial is reversed, the employer will be reimbursed for the cost of member benefits paid by the employer beyond two months.

Option two — end your sponsored member’s call or employment:

- Report an end of call/employment date on EmployerLink.
- The member will be offered health coverage continuation and will be responsible for paying the contribution after the last day of work is reported on EmployerLink.
- If Lincoln Financial approves the disability claim, the member will receive a refund for the cost of coverage continuation paid by the member.
- If Lincoln Financial denies the disability claim, the member may appeal.

Frequently Asked Questions by Sponsoring Employers

Must a member resign from a call in order to apply for disability? No. The member should notify you (the employer) that they can no longer work due to a disabling condition and are applying for disability benefits. The plan will not cover a disability claim if the reported “first day absent” is a date after the member’s call or employment is terminated.

Are interim ministers eligible for disability benefits? Interim ministers may continue disability benefits at their own expense if they were serving under a term call from a synod council and continue under call between assignments, or if they have completed an interim call from a synod council and gone on approved leave from call.

Interim ministers who remain enrolled at their own expense and are deemed disabled by Lincoln Financial, are eligible for monthly benefit payments based on two-thirds of the average monthly reported defined compensation for the 12 months preceding the last day the member was a sponsored member, less Social Security disability benefits offset and any other applicable offsets, rounded to the nearest \$500. The ELCA disability plan does not provide health, retirement, or life insurance benefits to disabled interim pastors.

Important Information for the Synod Bishop

- Lincoln Financial will notify you when:
 - A sponsored rostered minister in your synod applies for disability benefits
 - Disability benefits are approved or denied
 - A periodic disability benefits review process has begun
 - Disability benefits are terminated
- Be prepared to offer pastoral guidance and support, including pointing to additional benefits such as the Employee Assistance Program (EAP), which is available to all ELCA-Primary health benefit members.
- Members who are not approved for disability benefits, or whose disability benefits are terminated, will lose their ELCA health coverage immediately; health coverage continuation and basic group life is available for a fee. Portico will help with your questions.

Note

Lincoln Financial provides these notifications to the bishop, not the member’s sponsoring employer.

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 and its related program or policy will control.