

## ELCA TRADITIONAL BENEFITS PROGRAM

# Understanding ELCA Disability Benefits

The ELCA Disability Benefits Plan provides generous financial and benefit assistance to help members adapt and recover from disabling illness and injury until they can return to meaningful work, if possible.

## What Do ELCA Disability Benefits Provide?

### Overview

- Starting with the third consecutive month of disability:
  - Monthly benefit payments based on 2/3 of a sponsored member's average monthly defined compensation (over last 12 months)
  - Health benefits, with enrollment in either the ELCA-Primary Gold+ health benefit option or ELCA Medicare-Primary Standard option
  - Basic group life insurance and any supplemental or dependent life insurance the member purchased before becoming disabled
  - Continuing contributions to the member's retirement account
- 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 and is considered disabled as defined by the plan.

### Learn More

[myPortico.PorticoBenefits.org/Disability](https://myPortico.PorticoBenefits.org/Disability)

## Lincoln Financial Group

### Role

- Administers ELCA Disability Benefits Plan
- Reviews members' claims for long-term disability benefits
- Gathers pertinent information for initial approval and ongoing reviews
- Notifies members if disability benefits are approved or denied
- Conducts periodic reviews every three to 12 months
- Sends monthly disability payments to members

**Contact Lincoln Financial Group**  
844.208.1662

## Sponsored Member

### Steps to Take to Apply for Disability

1. Stop working due to disabling condition
2. Call Lincoln Financial Group to apply for disability benefits
3. Provide information and complete any forms requested by Lincoln; respond to questions and calls from Lincoln case manager

### Tip

Step #2 may be taken by member, spouse, or POA

### Steps to Take After Disability Claim Is Approved

1. Continue ongoing treatment for the disabling condition from qualified medical providers; follow providers' treatment recommendations
2. Provide information and complete any forms requested by Lincoln; respond to questions and calls from Lincoln case manager

3. Communicate any changes and reach out to Lincoln with questions

### Eligibility

- Disabling condition must have occurred while member was sponsored in ELCA Disability Benefits Plan
- Disabling condition must be documented by objective medical information and result in member's inability to continue to perform the duties of his or her normal occupation as determined by Lincoln
- Sponsored member must apply within three months of ending work due to disabling condition (if disabling condition began in 2020, member has up to six months to apply after ending work due to 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](http://myPortico.PorticoBenefits.org/InterimMinistry)

### Sponsored Member FAQs

- **If I expect disability to be short-term should I still apply?**  
Yes. Keep in mind the first two months of benefits (health, retirement, life, disability contributions) and full compensation are expected to be provided by your sponsoring employer. You should still apply for long-term disability with Lincoln in case time off needs to be longer than expected. You can contact Lincoln to stop the process at any time and return to your call.
- **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. 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?**  
Lincoln, the disability claims administrator, will periodically review your eligibility to receive disability benefits. Lincoln 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 health and flexible spending account benefits 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 Social Security, other government plans (including workers' compensation but excluding veterans' disability benefits), 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 an administrator working with Lincoln, the disability claims administrator, to assist you in applying for Social Security disability benefits at the appropriate time.
  - All Social Security disability benefits will reduce your ELCA monthly benefit payment. 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.
- **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 Group's vocational staff for help considering new possibilities that may offer meaning and purpose along with a livable income. Ask your Lincoln 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.

## Sponsoring Employer

### Steps to Take

- Care for your employee 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 member's job description to Lincoln Financial Group for the initial review
- Lincoln will review disability applications upon receipt, but sometimes obtaining medical records can be challenging; for this reason, Portico encourages you to review your employee policy handbook and determine what you will offer financially if the application process exceeds two months; (if disability application is approved within two months, no further action is needed on EmployerLink)

### If Disability Review Is Pending After Two Months

#### OPTION 1: CONTINUE PAYING BENEFITS

- If Lincoln 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 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 last day worked on EmployerLink
  - Next monthly bill will be adjusted to reflect the last day worked
  - Member will be offered health coverage continuation and will be responsible for paying the contribution after the last day of work is reported in EmployerLink
  - If the member appeals and the denial is reversed, the employer will be reimbursed

#### OPTION 2: TERMINATE MEMBER

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

for the cost of member benefits paid by the employer beyond two months

### Sponsoring Employer FAQs

- **Must a member resign from a call in order to apply for disability?**  
No. The member should notify you (the employer) after he or she has applied for disability benefits with Lincoln. 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?**  
Yes, in certain circumstances, disability benefits may be continued at the member’s expense:
  - If they were serving under a term call from a synod council and continue under call between assignments, or
  - If they complete an interim call from a synod council and go on leave from call

Interim ministers who purchase ELCA disability coverage, and are deemed disabled by Lincoln, are eligible for disability income benefits based on 2/3 of the member’s compensation as of the last day as a sponsored member, rounded to the nearest \$500. The ELCA disability plan does not provide health, retirement, or life insurance benefits to disabled interim pastors.

## Synod Bishop

### What to Expect

- Lincoln Financial Group 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, and
  - 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 members.
- Members who are not approved for disability benefits, or whose disability benefits are terminated, will lose their health coverage immediately; health coverage continuation and basic group life is available for a fee
- Portico will help with your questions

#### Note

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