

# Benefits Designed for ELCA Leaders

## Helping Rostered Ministers & Lay Employees Live Well

When congregations turn to Portico for ELCA benefits, they're honoring those who serve — by providing coverage, education, resources, and tools to help them live well financially, emotionally, and physically.

### To Maintain Good Health

- Comprehensive medical, mental health, prescription drug, and dental coverage
- Holistic well-being education
- Personalized chronic condition management programs
- Employee assistance program and emotional well-being tools

### To Plan and Save for Retirement

- 403(b) defined contribution account
- Employer contribution, opportunity to save pretax
- Social impact investing program aligned with ELCA social policies and teachings
- Choice of investment fund options
- Clergy housing allowance tax exclusion

### To Manage Financial Health

- Financial planning support
- Debt and financial coaching
- Seminars and other education
- Tax-advantaged health and day care accounts
- Option to apply for discounted long-term care insurance

### To Manage Total Disability

- Disability benefits include 2/3 income replacement
- Continued health benefits, life insurance, and retirement contributions when receiving disability income

### To Handle Finances Following a Death

- Up to \$50,000 basic life insurance coverage
- Additional optional coverage for plan member, family

## Contact Portico

### President and CEO

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### Portico Financial Planners

800.922.4896

### Online

Plan members  
[myPortico.PorticoBenefits.org](http://myPortico.PorticoBenefits.org)

Sponsoring organizations  
[EmployerLink.PorticoBenefits.org](http://EmployerLink.PorticoBenefits.org)

## When Life & Professional Changes Happen

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

- **Salary/defined compensation changes** — Sponsors 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.
- **Changing call or employment** — Generally, sponsored members must keep the ELCA-Primary health benefit option they selected during Annual Enrollment and retain it 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, he or she may choose a new option.

NOTE: Most sponsored members age 65 and over will have ELCA Medicare-Primary health benefits. For details, contact Portico.

- **Going on leave from call** — Rostered ministers who want to retain ELCA benefits while on leave from call must continue both health benefits (or waive if eligible) and basic group life insurance at their own expense.
- **Post-employment agreements** — Contact Portico for information on benefit and payment options prior to assisting with post-employment agreements.

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