

# 2024 Annual Report: Community Impact



**Together, we forge one stronger,  
healthier, more resilient community.**

As a ministry of the ELCA, Portico Benefit Services relies upon and gives strength to our members, congregations, and all who do good in this world as part of our faith community. In this report, we share highlights of how we made a difference together in 2024 for our members, our community, and one another.

Portico remains committed to supporting your calling by balancing trusted services with innovation. We served over 52,000 members, stewarded \$8.9 billion, and improved benefits with new options like Value Copay and Roth contributions. We are expanding virtual care, enhancing support services, and improving digital access.

In all these efforts, we remain guided by our vision:  
**Enhancing lives. Strengthening ministry.  
Together for life.**



Peace,

Christopher T. Johnson  
President and CEO

## How Portico Members Engaged in 2024

- \$199,000 debt paid off by members via LSS of MN Financial Counseling
- 26,000 total sessions with Sword Thrive, Move, and Bloom digital physical therapy and mobility programs
- 15.7% average contribution for retirement\*
- 10% of Medicare Advantage plan members participated in the SilverSneakers® Fitness Program



## Your Resources



## Our Reach

**\$209M**  
**annuity payments**  
distributed to members



By pooling the contributions of our sponsoring organizations and plan members, we offer access to top-tier retirement benefits typically reserved for large corporations. Through careful financial stewardship and a commitment to long-term well-being, we help members retire with confidence and dignity.



This partnership reflects a shared commitment to financial well-being, combining this church's dedication to caring for its leaders with values-aligned solutions from Portico. Our financial planners simplify complex financial decisions to help members achieve greater stability and peace of mind about their future.

## Your Commitment



## Our Support

**14,200**  
**calls\***  
with a Portico  
Financial Planner

## Your Well-Being



## Our Comprehensive Benefits

**2,998**  
**text/virtual visits**  
to 98point6® by  
Transcarent



Access to medical guidance anytime, anywhere reduces care barriers, saves time, and improves access especially in rural areas. Our whole-person health approach empowers members to care for themselves and their families with a range of affordable, convenient options.



Insights from the 4,100+ Benefits reExamined survey responses help us align offerings with evolving community needs. This feedback guides our mission to serve those who serve and help sponsoring organizations deliver meaningful, value-driven benefits that strengthen church professionals for ministry.

## Your Ministry



## Our Legacy

**4,100+**  
**Benefits reExamined**  
survey responses\*



# Your Needs



# Our People

**10th**  
**consecutive year**  
of Portico's Customer Care  
Center being named a  
Center of Excellence by  
Benchmark Portal



Meet some of our  
customer care advocates



This honor places Portico's Customer Care Center among the nation's top call centers for efficiency, customer satisfaction, and service quality. Year after year, this achievement reflects our commitment to exceptional support. Our customer care advocates ensure every interaction is guided by care, expertise, and responsiveness, reaffirming our promise of outstanding service.

## Looking Ahead to 2025

The world may be changing around us, but our mission of serving those who serve will continue. We are rooted in this mission, day in and day out.

\*Members participating in the Traditional Benefits Program

All statistics in this document are as of Dec. 31, 2024.

Portico Benefit Services administers the ELCA Medical and Dental Benefits Plan (which includes the ELCA post-retirement medical benefits). The health plan is self-insured, with the exception of the Medicare Advantage Benefit and the ELCA Part D drug benefit, and is not provided through an insurance company. Portico's ability to pay claims is dependent on continued contributions, claims experience, and market performance. Portico has contracted with an insurance company to manage and administer the Medicare Advantage Benefit and the ELCA Part D drug benefit.

Plan member rights are governed by the plan document, which is the full, legal description of the plan. If any information herein is inconsistent with the corresponding plan document, the plan document is the controlling document. The plans are church plans, as defined in section 414(e) of the Internal Revenue Code and are not subject to the Employee Retirement Income Security Act of 1974 (ERISA).

The eligibility for any benefit will be governed by the applicable plan and its related program or policy terms. Portico (and its designee, the insurer, or claims administrator, as applicable) shall have the power, including, without limitation, discretionary power to make all determinations that the plan requires for administration, and to construe and interpret the plan for purposes of determining eligibility and benefits. Portico reserves the right to change any plan term through the amendment or termination process described in the plan document. The plan document is available by contacting Portico.