

Maintaining ELCA Benefit Coverage In Times of Transition

When a call ends or starts, there are plenty of details and emotions to sort through. Let Portico help ensure that benefits don't add to the complexity. In times of transition, it's important for each party involved — pastor, current congregation, and new congregation — to contact Portico right away.

When a Call or Assignment Ends

Pastor

As soon as a change is anticipated, call Portico at 800.352.2876.

- 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 next steps, which may include reviewing monthly costs to continue health coverage, or contacting Securian Life to continue supplemental life insurance.

Current Congregation

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

- Sign in to *EmployerLink.PorticoBenefits.org* and go to *Resources > End of Call or Employment*.
- The end date is the pastor's last working day plus accrued vacation.
- Portico will email the pastor 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 the call is ending.
- Portico cannot administer severance packages.

Before a New Call Begins

New Congregation

Before the new pastor's start date, report it on EmployerLink.

- Sign in to *EmployerLink.PorticoBenefits.org* then go to *Resources > Enrollment Center*.
- If the start date has not been reported, ELCA health benefits will end on the pastor's end date at his or her former congregation. The pastor and eligible family members won't have active coverage until the start date is reported.
- If there are fewer than 31 days 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.
- If Portico is notified after the start date, benefits will be reinstated retroactively.

**Don't wait for the pastor's first day!
Contact Portico up to 60 days in advance.**
You have an impact on the new pastor's benefits before he or she even starts. Early reporting is critical to avoid a gap in health coverage and a potential situation where a claim is denied.

Special Circumstances	
Sponsored Couples	<p>Nearly 1 in 10 sponsored plan members is part of a sponsored couple — that is, when both spouses are pastors or other church employees sponsored in the ELCA benefit program. Contact Portico to discuss specifics about how a change in call or assignment works for a sponsored couple.</p> <p>Portico Customer Care Center 800.352.2876 <i>mail@PorticoBenefits.org</i></p>
Interim Ministry	<p>Interim ministers often experience more frequent transitions between calls or assignments. Portico has a dedicated point person for interim ministers and their congregations.</p> <p>Andrew Feller Portico Customer Care Service Recovery and Innovation 800.352.2876 ext. 4060 <i>afeller@PorticoBenefits.org</i></p> <p>Tip for interim ministers: As you near the end of your assignment, please share this document with the incoming pastor to help ensure a smooth transition into his or her new position.</p>

Find the most current version of the ELCA Health Plan summary plan description on myPortico at PorticoBenefits.org/summaries. The plan document of the ELCA Medical and Dental Benefits Plan is the full, legal description of the plan. Your rights under the plan 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.