

Understanding ELCA Disability Benefits

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

Roles in the Disability Application Process

Lincoln Financial Group

Lincoln Financial Group (Lincoln Financial) administers long-term disability benefits for Portico Benefit Services. Lincoln Financial reviews claims, determines disability, distributes benefits, and verifies ongoing eligibility consistent with the ELCA Disability Benefits Plan.

Sponsored Member

The member is responsible for contacting Lincoln Financial and providing any necessary documentation.

- To apply for disability benefits, the member must call Lincoln Financial at 844.208.1662 to apply within six months of becoming disabled.
- The disabling condition, as documented by objective medical information, must have occurred while the member was sponsored and result in the member's inability to continue to perform the duties of his or her normal occupation.
 - A disability claim made after a member terminates employment or ends a call is not covered by this plan.
- A Lincoln Financial case manager will follow up with the member by phone to gather pertinent information.
- The member is expected to seek and follow appropriate treatments, and regularly communicate with Lincoln Financial.

Sponsoring Employer

The sponsoring employer continues to care for the member as the disability application process proceeds.

- The sponsoring employer is expected to continue to pay salary and benefits during the first two months of disability before the plan begins to provide financial support.
- Lincoln Financial will contact the employer for the member's job description.

Synod Bishop

The bishop is not involved in the disability application process, but plays an important pastoral role.

- The bishop is encouraged to offer pastoral guidance and support to the member and the congregation during this challenging time.
- The bishop will be notified by Lincoln Financial when:
 - A rostered minister in the synod applies for disability benefits
 - A rostered minister in the synod is approved or denied disability benefits
 - A review process has begun regarding disability benefits for a rostered minister in the synod

What Do ELCA Disability Benefits Provide?

If approved, the ELCA Disability Benefits Plan provides for income (2/3 of average monthly defined compensation for the 12 months immediately preceding disability) and contributions for ELCA health,

Contact Portico

Customer Care Center

mail@PorticoBenefits.org

800.352.2876

M – Th 8 a.m. – 6 p.m.

F 8 a.m. – 4 p.m. (Central)

retirement, and survivor benefits starting with the third consecutive month of disability. Disability benefits are paid as long as a member is considered disabled as determined by Lincoln Financial in accordance with the plan, up to a lifetime maximum benefit period.

- Get more information by calling the Portico Customer Care Center at **800.352.2876** or at myPortico.PorticoBenefits.org/Disability to find out:
 - What benefits are included
 - The lifetime maximum benefits period
 - How Social Security fits in
- Note that Social Security disability benefits for the member and family members reduce the amount of the monthly disability benefit. If Social Security benefits are awarded retroactively, the member must repay the ELCA Disability Benefits Plan any overpayment of benefits.
- Members may not work during the first two months that they are totally disabled. Following that time, they may earn up to one-third of their monthly compensation without affecting their disability benefit. Any earnings that exceed one-third will reduce the monthly disability benefit. Any wages earned after the two-month waiting period must be reported promptly to Lincoln Financial.

Special Circumstances

Interim Ministry

Interim ministers have disability coverage while sponsored by their employer in the ELCA benefit program.

- Interim ministers who have received a call from their synod council may continue ELCA disability coverage at their own expense for up to 12 months between assignments. If an interim minister becomes disabled while continuing disability coverage, the plan provides monthly income replacement (2/3 of defined compensation earned while sponsored, rounded to the nearest \$500) but does not make contributions to his or her retirement, health, or survivor benefits. More information can be found at myPortico.PorticoBenefits.org/InterimMinistry.

Portico has a dedicated point person for interim ministers and their congregations:

Andrew Feller

Customer Care Resolution Analyst

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On Leave From Call

Members who become disabled while on leave from call are not eligible to apply for or receive disability benefits; only interim ministers between assignments are eligible to purchase disability coverage at their own expense.