

# ELCA Benefit Coverage in Times of Transition

When employment starts or stops, 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 — rostered minister, current congregation, and new congregation — to contact Portico right away.

## When a Call or Assignment Ends

### Rostered Minister

As soon as a change is anticipated, call the Portico Customer Care Center.

- 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 and contacting Securian Life to continue supplemental life insurance.

### Current Congregation

As soon as the rostered minister'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 rostered minister's last working day plus accrued vacation.
- Portico will email the rostered minister 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.

## Before a New Call or Assignment Begins

### New Congregation

Before the new rostered minister'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 in advance, ELCA health benefits will end on the rostered minister's end date at his or her former congregation. The rostered minister and eligible family members won't have active coverage until the start date is reported. If Portico is notified after the start date, benefits will be reinstated retroactively.
- If there is a gap of 31 days or fewer 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.

### 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)

### Contact Portico up to 60 days in advance.

Early reporting is critical to avoid a gap in health coverage and a potential situation where a claim is denied.

## Special Circumstances

### Sponsored Couples

Nearly 1 in 10 sponsored plan members is part of a sponsored couple — that is, when both spouses are sponsored in the ELCA benefit program. Contact Portico to discuss specifics about how a change in family,

status, call, or assignment works for a sponsored couple. For example, the 31-day provision noted earlier doesn't apply to a member of a sponsored couple who terminates employment while the other member of the couple remains sponsored.

### **Interim Ministry**

Interim ministers often experience more frequent transitions between calls or assignments. Portico has a dedicated point person for interim ministers and their congregations:

**Andrew Feller**  
Customer Care Resolution Analyst  
**800.352.2876 ext. 4060**  
*afeller@PorticoBenefits.org*



**TIP:** As you near the end of your assignment, please share this document with the incoming minister to help ensure a smooth transition into his or her new position.