

# 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, lay person, current organization, and new organization — 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 to the rostered minister, which may include reviewing monthly costs to continue health coverage and contacting Securian Life to continue life insurance.

### Contact Portico

#### Customer Care Center

[mail@PorticoBenefits.org](mailto:mail@PorticoBenefits.org)

800.352.2876

M – Th 8 a.m. – 6 p.m.

F 8 a.m. – 5 p.m. (Central)

### Current Congregation

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

- Sign in to [EmployerLink.PorticoBenefits.org](https://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 whether the call is ending, or the pastor will be continuing under both employers.

## Before a New Call or Assignment Begins

### New Congregation

- Before the new rostered minister's start date, report it on EmployerLink.
- If the rostered minister's previous call ends and the new congregation start date has not been reported in advance, ELCA health benefits will terminate 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 provided Portico is notified within 60 days of the start date.

### 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.

- 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.
- If the rostered minister is starting his or her first call, or his or her first sponsorship with Portico, benefits reported after the start date will be instated retroactively upon receipt of all necessary enrollment information, provided the start date is within 60 days of Portico's receipt of the enrollment information.

## Special Circumstances

### Sponsored Couples

Nearly 1 in 10 sponsored plan members is part of a sponsored couple — that is, each spouse's employer sponsors them 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](mailto: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.