

# Understanding ELCA Disability Benefits

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

## Roles in the Disability Application Process

<b>Liberty Mutual</b>	<b>Liberty Mutual administers long-term disability benefits for Portico Benefit Services. Liberty Mutual reviews claims, determines disability, distributes benefits, and verifies ongoing eligibility consistent with the ELCA Disability Benefits Plan.</b>
<b>Sponsored Member</b>	<p><b>The member is responsible for contacting Liberty Mutual and providing any necessary documentation.</b></p> <ul style="list-style-type: none"> <li>• To apply for disability benefits, the member must call Liberty Mutual at 844.208.1662, and specify he or she is part of the ELCA Disability Benefits Plan.</li> <li>• The member must apply within six months of being disabled to receive benefits.</li> <li>• The disabling condition must have occurred while the member was sponsored, as documented by objective medical information, and result in the member's inability to continue to perform the duties of his or her normal occupation.</li> <li>• A Liberty Mutual case manager will follow up with the member by phone to gather pertinent information.</li> <li>• The member is expected to seek and follow appropriate treatments, and regularly communicate with Liberty Mutual.</li> </ul>
<b>Sponsoring Employer</b>	<p><b>The sponsoring employer continues to care for their member as the disability application process proceeds.</b></p> <ul style="list-style-type: none"> <li>• 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.</li> <li>• Liberty will contact the employer for the member's job description.</li> </ul>
<b>Synod Bishop</b>	<p><b>The bishop is not involved in the disability application process, but plays an important pastoral role.</b></p> <ul style="list-style-type: none"> <li>• The bishop is encouraged to offer pastoral guidance and support to the member and the congregation during these challenging times.</li> <li>• The bishop will be notified by Liberty Mutual when:             <ul style="list-style-type: none"> <li>○ A rostered member in the synod applies for disability benefits</li> <li>○ A rostered member in the synod is approved or denied for disability benefits</li> <li>○ A review process has begun regarding disability benefits for a rostered member in the synod</li> </ul> </li> </ul>

## 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 benefit contributions starting with the third consecutive month of disability. Disability benefits are paid as long as a member is considered disabled as defined by the Plan, up to a lifetime maximum benefit period.**

- Get more information by calling the Customer Care Center at **800.352.2876** or at [myPortico.PorticoBenefits.org/Disability](http://myPortico.PorticoBenefits.org/Disability)
  - What benefits are included
  - The lifetime maximum benefits period
  - How Social Security fits in
- Note that because deemed Social Security disability benefits for the member and family members do reduce the amount of the ELCA 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 wages earned after the two-month waiting period must be reported to Liberty Mutual promptly.

## Special Circumstances

<p><b>Interim Ministry</b></p>	<p><b>Interim pastors have disability coverage while sponsored by their employer in the ELCA benefit program.</b></p> <ul style="list-style-type: none"> <li>• Interim pastors and rostered ministers who have received a call from a synod council may continue ELCA disability coverage at their own expense for up to 12 months between assignments. If an interim pastor 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 for his or her retirement, health, or survivor benefits. More information can be found at <a href="http://myPortico.PorticoBenefits.org/InterimMinistry">myPortico.PorticoBenefits.org/InterimMinistry</a></li> <li>• Portico has a designated point person for interim ministers and their congregations.  <b>Andrew Feller</b>                      Portico Customer Care Service Recovery and Innovation                      800.352.2876 ext. 4060  <a href="mailto:afeller@PorticoBenefits.org">afeller@PorticoBenefits.org</a></li> </ul>
<p><b>On Leave From Call</b></p>	<p><b>If a member is on leave from call, they are not eligible to apply for or receive disability benefits or purchase disability coverage.</b></p>
<p><b>Partial Disability</b></p>	<p><b>If a member has a qualifying neurological disease, he or she may be eligible for a partial disability benefit.</b> Details can be found at <a href="http://myPortico.PorticoBenefits.org/Disability">myPortico.PorticoBenefits.org/Disability</a></p>