

Financial Assistance Resources

Portico offers a number of resources to help plan members — at no added cost to them — address immediate financial needs and support long-term well-being.

Portico Financial Planners

Portico's in-house Financial Planners understand the unique attributes of church benefit plans, have detailed knowledge of ELCA benefits, and provide personalized guidance to ELCA Retirement Plan members. Portico Financial Planners are focused on members' best interests; they sell no products and earn no commission. They can help members save for retirement, adjust asset allocation, shape a retirement income strategy, or address a pressing financial issue.

Contact a Planner

800.922.4896
mail@PorticoBenefits.org
8 a.m. – 6 p.m., Mon. – Th.
8 a.m. – 4 p.m. Fri. (Central)

Lutheran Social Services Financial Counseling

Portico provides access to LSS Financial Counseling, a non-profit, nationally recognized organization whose certified consumer credit counselors offer a range of financial services designed to help individuals gain control of their finances. LSS expertise encompasses:

- Debt repayment options, including help creating debt management plans
- Integrating faith, values, and stewardship into monetary decisions
- Student loan issues, including borrowing, repayment, default, and consolidation
- Understanding credit reports and improving credit scores
- Personal and family money management and budgeting
- Mortgage default, foreclosure prevention, and predatory lending issues
- Consumer protection — preventing and resolving identity theft
- Home buying readiness, mortgage financing, and reverse mortgage issues
- Vehicle and other consumer loans, including borrowing, repayment, default, and repossession
- Bankruptcy consequences and alternatives

Contact an LSS Counselor

800.528.2926
lssmn.org/portico
8 a.m. – 5 p.m.
Monday – Friday (Central)

ELCA Special Needs Retirement Fund

The ELCA Special Needs Retirement Fund is co-administered by Portico and the ELCA. It provides monthly income to eligible retired pastors, rostered ministers, lay employees, and surviving spouses living on a low income. This fund also pays the health contribution for recipients who have ELCA health benefits.

Learn How to Apply

800.352.2876
PorticoBenefits.org/snrf
8 a.m. – 6 p.m., Mon. – Th.
8 a.m. – 4 p.m. Fri. (Central)

Employee Assistance Program

Members with ELCA-Primary health benefits have access to master's-level professional counselors who are available 24/7 to help with issues including:

- Personal and family finances
- Grief or depression
- Marriage and relationships
- Childcare and elder care
- Legal matters, including finding an attorney

Call an EAP Counselor
800.432.5155

Waiving ELCA Health Coverage

Plan members who wish to stop ELCA health coverage for financial reasons may qualify to waive, which allows continued participation in ELCA retirement, disability, and survivor plans through the waiver period. To waive, the member must have other valid health coverage, such as:

- Subsidized individual coverage purchased through a federal or state health insurance exchange
- A Medicare Advantage plan or Medicare Supplement with Part D creditable prescription drug coverage
- Group health insurance through a spouse's employer

Learn More About Waiving
800.352.2876
8 a.m. – 6 p.m., Mon. – Th.
8 a.m. – 4 p.m. Fri. (Central)

Other Resources Beyond Portico

In addition to the resources listed above, applicants to the Good Samaritan Fund may wish to consider the following:

- A local Social Security office can provide information about Medicaid eligibility and local assistance resources, such as Meals on Wheels or the Lion's Club.
- Many non-profit health organizations, such as the American Cancer Society or the ALS Association, offer support for specific diseases.
- Interim work, if appropriate.
- The ELCA's Resourceful Servants initiative offers financial wellness resources for rostered ministers.