



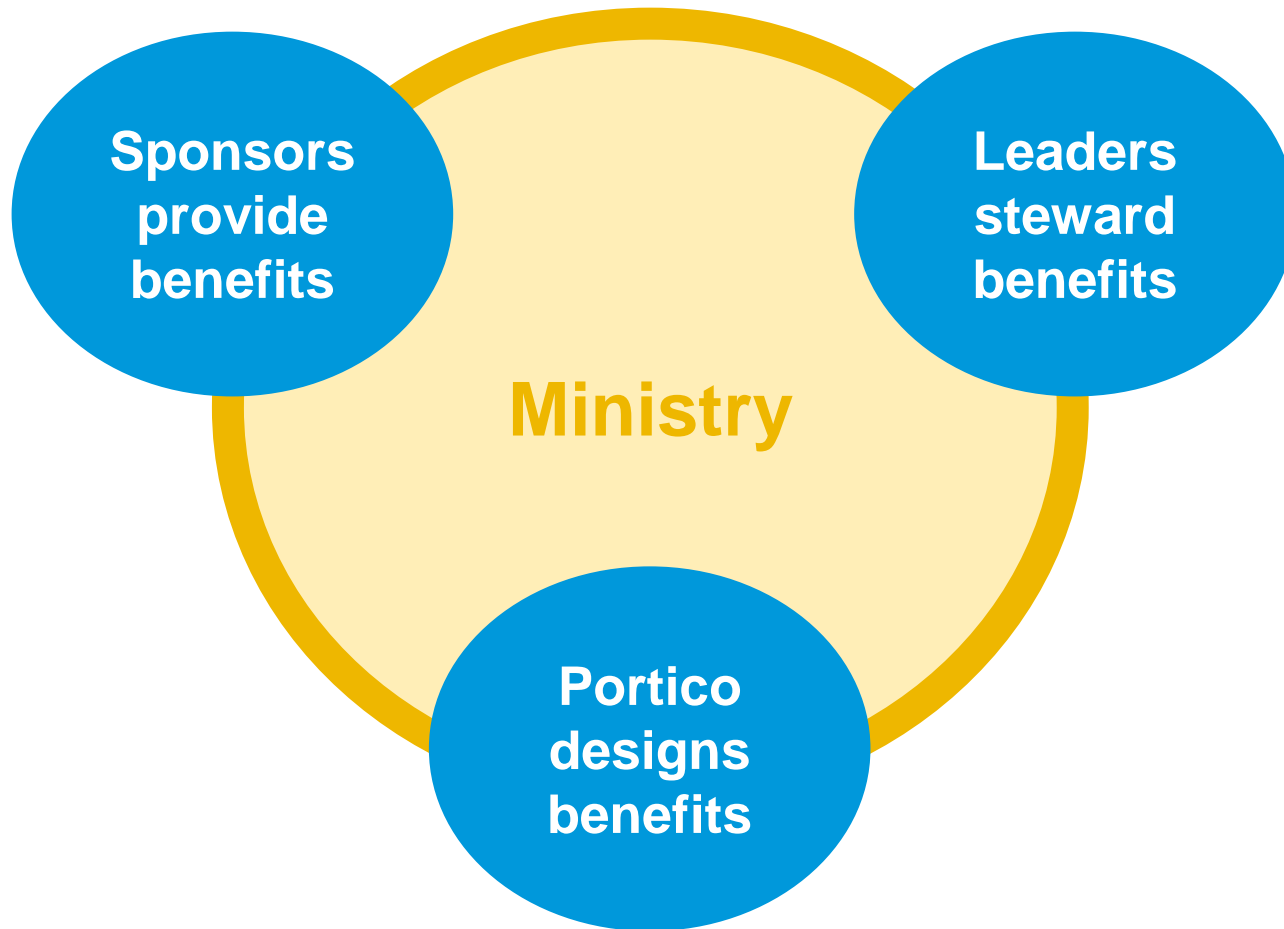
# Portico Benefits – the What, the How, and the Why of Providing ELCA benefits to your Pastors, Deacons, and staff

February 15, 2020

*Jennifer Prinz*

*Portico Benefit Services Regional Representative*

# ELCA Philosophy: Benefits Support Ministry



*[PorticoBenefits.org/philosophy](https://PorticoBenefits.org/philosophy)*

# ELCA Benefit Program

One program with five plans:

1. ELCA Health Benefits Plan
2. ELCA Flexible Benefits Plan
3. ELCA Disability Benefits Plan
4. ELCA Survivor Benefits Plan
5. ELCA Retirement Plan

# Who Can Enroll?

- Rostered ministers
  - Serving under call by a sponsoring employer
  - Work at least 15 hours per week, six or more months per year
- Lay employees
  - Work at least 20 hours per week, six or more consecutive months per year

# Defined Compensation

- Base salary (prior to pretax contributions)
- Social Security tax allowance, if applicable
- Housing allowance (or parsonage allowance equal to 30% of base salary)
- Household and furnishing allowance, if paid directly to those in a parsonage

# To whom must I offer benefits?

- ***Non-discrimination laws:*** To comply with current non-discrimination rules, the same benefits should be provided for all similarly-classified employees (such as full-time compared to part-time). Please contact your business manager, attorney, or another resource for help in understanding and ensuring compliance with current non-discrimination laws.

*source: [www.irs.gov](http://www.irs.gov)*

# PORTICO®

Benefit Services | A Ministry of the ELCA

Home

Overview

Call To Live Well

## Benefits to Help You Live Well for Life

As an ELCA ministry, Portico offers health, flexible spending, retirement, disability, and survivor plans to help rostered leaders and lay employees strengthen their well-being. By living well as whole people of God, we believe we can better enhance the lives of others.



### myPortico for Plan Members

Conveniently find information about and update your ELCA benefits

Visit myPortico Now

### EmployerLink for Treasurers & Benefits Administrators

Easily manage your employees' ELCA benefits

Visit EmployerLink Now

### Common Tasks

Contact Us

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- ▶ Sign Out
- ▶ Your Profile
- ▶ Organization Profile

Overview

Resources

Call to Live Well

Administration

**Billing**

- ▶ About Billing & Payments
- ▶ Paying Other Than Billed

**Employment Changes**

- ▶ Enrollment Center
- ▶ End of Call or Employment
- ▶ Sponsored Couples
- ▶ Multiple Employers
- ▶ Retirement
- ▶ Disability

**Budgeting for Benefits**

- ▶ Calculators
- ▶ Determining the Cost of Benefits

**Help with Taxes & Compliance**

- ▶ Social Security & Medicare Tax Allowance
- ▶ Medicare Reporting Requirements
- ▶ Clergy Housing Allowance
- ▶ Additional Tax Information
- ▶ Health Care Notices

**What To Do When an Employee...**

- ▶ Has a Payroll Withholding Change
- ▶ Has a Compensation Change
- ▶ Has a Dependent Change
- ▶ Turns 65
- ▶ Dies
- ▶ Waives or Changes Health Benefits

**Tools & Resources:**

\$ [Pay your bill](#)





# Housing Allowance – Excludible Income

Based on the IRS guidelines, the amount excludible from federal gross income is the lesser of:

1. Amount designated in advance as housing allowance
2. Annual amount spent on primary residence, including: down payment; mortgage principal and interest; utilities; taxes; insurance; maintenance; and furnishings
3. Fair rental value of the home, including furnishings and cost of utilities

*source: [www.irs.gov](http://www.irs.gov)*

- ▶ Sign Out
- ▶ Your Profile
- ▶ Organization Profile

**Overview** | **Resources** | **Call to Live Well** | **Administration**

**Billing**

- ▶ About Billing & Payments
- ▶ Paying Other Than Billed

**Employment Changes**

- ▶ Enrollment Center
- ▶ End of Call or Employment
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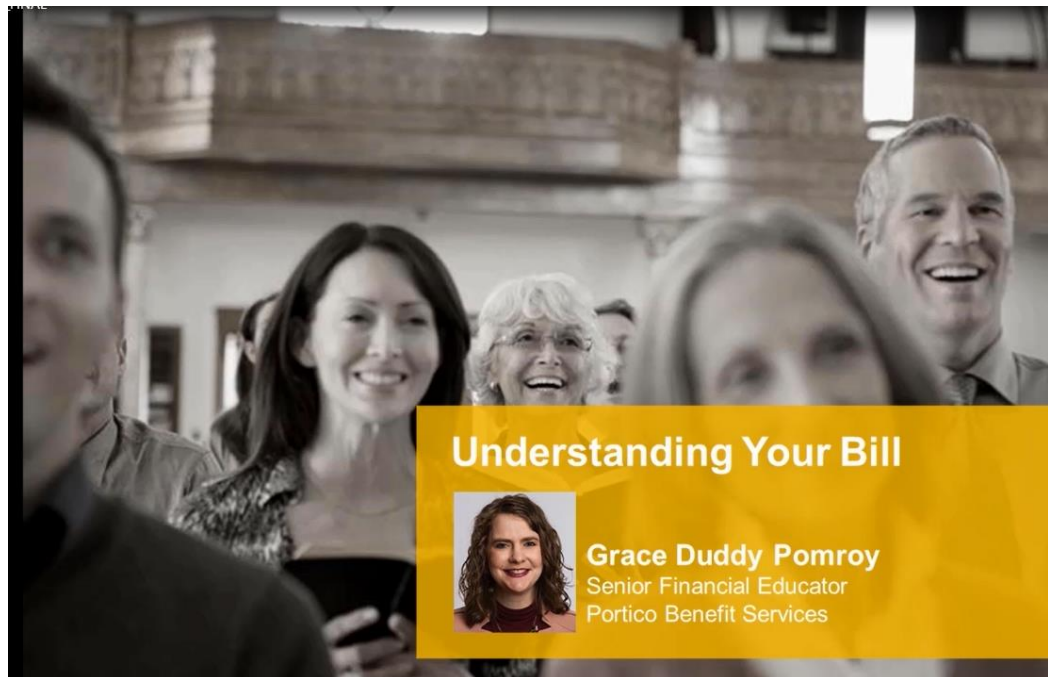
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# Understanding Your Bill – video is online



[EmployerLink](#) | [About Us](#) | [News & Events](#) | [Our Websites](#) | [Support Center](#)



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- ▶ Sign Out
- ▶ Your Profile
- ▶ Organization Profile

- Overview
- Resources
- Call to Live Well
- Administration

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## About Billing & Payments

Learn about your bill, how to understand your bill, and how to pay.

- Your bill will be available online around the 20th of the month, and you'll get an email when it's available
- All benefits are billed for the current month
- Payment is due upon receipt

**Note:** If any of your employees have elections that require payroll withholding, wait to pay your bill until you've withheld those amounts from their paychecks. [Learn about payroll withholding](#)


- Reading Your Bill
- About Your Bill
- Payment Options
- Payroll Frequency
- Bill Pay FAQs

### What You Should Know

Your bill is designed to be easy to read and understand, giving you an overview of what you need to pay and a greater level of detail if you want more information. **Remember:** Your payment is due upon receipt of the bill.

**Your bill has three parts:**

- ▶ [Bill Summary](#)
- ▶ [Bill Details](#)
- ▶ [Employee Bill Details](#)



Related Links

- ▶ [Explanation of Payment](#)
- ▶ [Payroll Withholding Summary](#)

Contacts



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# Employment Events

- ▶ Sign Out
- ▶ Your Profile
- ▶ Organization Profile

Overview

Resources

Call to Live Well

Administration



### Billing

- ▶ About Billing & Payments
- ▶ Paying Other Than Billed

### Employment Changes

- ▶ Enrollment Center
- ▶ End of Call or Employment
- ▶ Sponsored Couples
- ▶ Multiple Employers
- ▶ Retirement
- ▶ Disability

### Budgeting for Benefits

- ▶ [Calculators](#)
- ▶ Determining the Cost of Benefits

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- ▶ Social Security & Medicare Tax Allowance
- ▶ Medicare Reporting Requirements
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- ▶ Health Care Notices

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# Employment Events

- **Timely Notification** – as soon as possible; no later than 60 days after employment begins or ends
- **New Call/Employment**
- **Change of Call/Employment**
- **End of Call/Employment** - The day you report will be the last day you sponsor the plan member including through accrued vacation if you continue paychecks to the member during that period.

## Employment Events - *continued*

- **Disability** – Lincoln Financial Group (844) 208-1662
  
- **Post–Employment Agreement**





## Yearly Action Items

# Yearly Action Items

- Review Next Year's Rates
- Annual Enrollment (employer)

## Metal Elections

Platinum+	Gold+	Silver+	Bronze+
Lower deductible/out-of-pocket limit	Lower deductible/out-of-pocket limit	Higher deductible/out-of-pocket limit paired with HSA	Higher deductible/out-of-pocket limit paired with HSA

- Annual Enrollment (member)
- Report Salary Changes


# Tax Information

- 2020 Clergy Tax Return Preparation Guide for 2019 Returns
- Federal Reporting Requirements for Churches

The screenshot shows the PORTICO EmployerLink website interface. At the top, there is a navigation bar with links for EmployerLink, About Us, News & Events, Our Websites, and Support Center. Below this is the PORTICO logo and the text 'Benefit Services | A Ministry of the ELCA'. A welcome message box on the right says 'Welcome to EmployerLink' and provides links for Register and Sign In. The main navigation menu includes Overview, Resources (highlighted with a green arrow), Call to Live Well, and Administration. The Resources section is expanded, showing three columns of links:

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Overview ▾
Resources ▾
Call to Live Well ▾
Administration ▾



## Additional Tax Information

We've compiled information on various tax-related topics that may be helpful for your organization.

ACA Reporting

Tax Filing Information

Fair Market Value of Health Benefits

Health Care Reimbursement

### What You Should Know

The Affordable Care Act (ACA) includes reporting requirements that must be completed prior to annual tax reporting deadlines. The vast majority of sponsoring employers will have no action to take, because Portico will complete the requirements for our plan members.

#### What reporting does the ACA require?

When your sponsored plan members file their income tax returns for tax years 2015 — 2018, they must demonstrate they've had minimum essential health coverage throughout the year or potentially pay a financial penalty (unless they had Medicare as their primary coverage). The ACA refers to this as the individual shared responsibility requirement, or individual mandate. ELCA-Primary health benefits through the ELCA Health Plan qualify as minimum essential coverage.


Starting with the 2019 tax year, the individual mandate no longer applies. Some states have their own individual health insurance mandate, requiring individuals to have qualifying health coverage or pay a fee with their state taxes for the 2019 plan year. Check with your state or tax advisor for more information.

#### What will Portico do?

Portico will mail Internal Revenue Service Form 1095-B, Health Coverage, to your sponsored plan members and their dependents who had ELCA-Primary health benefits in the previous year for reporting on their individual income tax return if required by the IRS, and file a copy with the IRS before the deadline. Plan members should keep this form for their records and simply check a box on their individual income tax return if required to report that they had minimum essential coverage.


#### What does your organization need to do?

Your organization does not need to take action unless it's an Applicable Large Employer (ALE). An ALE is generally an employer that, on average, has at least 50 full-time equivalent employees, measured by actual hours worked during the preceding calendar year. Full-time equivalent employees are generally employees who work 30 or more hours per week, or 130 hours in a calendar month. Each sponsoring employer is responsible for determining if it's an ALE. Please consult with your tax advisor if you're unsure if your organization is an ALE.

 [Determine If Your Organization is an ALE](#)

### Additional Reporting for ALEs

ALEs must file Forms 1094-C and 1095-C with the IRS by the deadline to demonstrate they offered minimum essential health coverage to employees. The ACA refers to this as the employer shared responsibility requirement.



▾ **Related Links**

- [Social Security & Medicare Tax Allowance](#)

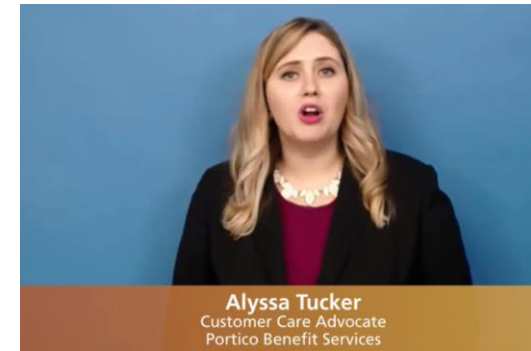
▸ **Tools**

▸ **Contacts**

# Other Videos on EmployerLink

- Managing Benefits 101
- Tour of EmployerLink

The screenshot shows the PORTICO EmployerLink website. At the top left is the PORTICO logo with the tagline "Benefit Services | A Ministry of the ELCA". To the right, a "Welcome to EmployerLink" message says "Sign in or register for full access to this site. About Registration" and includes links for "Register" and "Sign In". Below this is a navigation bar with "Overview", "Resources", "Call to Live Well", and "Administration". The main content area features a "Welcome to EmployerLink" heading, a registration prompt, and "Sign In" and "Register Now" buttons. A "Common Tasks" section lists: "Report a Compensation Change", "View Your Current Bill", "Pay Your Bill", "Explanation of Payment", and "Contact Us". A featured article titled "Creating Abundant Life Together" is displayed with a video player at the bottom showing a person at a desk. The video player has a progress bar at 00:05 and a timestamp of 191-2815.



# 2020: What's New to the ELCA-Primary Health Plan

98point6

 learntolive

Being



Text-based primary care from board-certified physicians

Available 24/7/365

Use for ages 1+

Low or no out-of-pocket cost

[Watch the  
video](#)



Utilizes Cognitive Behavioral Therapy

Coaching programs offer phone, email, or text

Use for ages 13+

No out-of-pocket cost



### Social Anxiety

Do you feel isolated? Is it too difficult or awkward to voice your point of view? Social anxiety has a history of creating barriers that keep us from the lives we want to live. Using the highly effective tools of Cognitive Behavioral Therapy (CBT), we can help you learn to live.



### Depression

Depression affects almost 10% of people each year. Because the root causes of depression are different than those for anxiety, Learn to Live has developed a program specifically for depression. This program applies some of the same proven CBT principles to help people change unhelpful thought and behavior patterns.



### Stress, Anxiety & Worry

Painful stress, anxiety and worry affect up to 30% of the population each year. Stopping the worry cycle can sometimes seem impossible. Learn to Live has developed a program to help you overcome your anxiety struggles and refresh your life.



### Insomnia

Do you have difficulty sleeping? Do you find yourself laying awake at night, unable to get adequate sleep? If you answered yes, then this is the program for you. You'll learn how to harness your fatigue to help you sleep better. You'll find tools to help you let go of the stress and worry that so often contribute to insomnia.



# Welcome to Being

Where faith professionals learn to strengthen their mind, body, finances and spiritual life.

[Explore Spiritual Recharge](#)



## Your Results Are In!

Based on your answers, we recommend you start with the following learning plan.

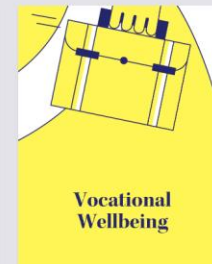
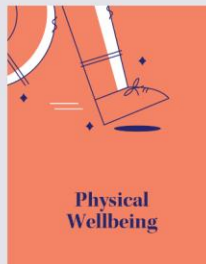
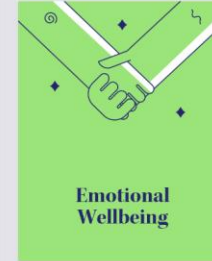
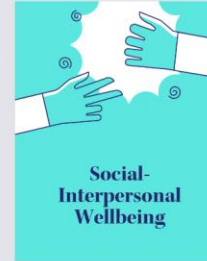
[Explore Learning Plan](#)

[view self assessment result](#)

- a cutting-edge, holistic, faith-based, video learning platform, featuring wellness courses taught by nationally recognized experts, as well as Portico-customized courses.

## Learning Plans

Based on Portico's Wholeness Wheel, learning plans help you focus on one area of your wellbeing at a time.



## 2020 Wellness Dollars

- Members and spouses with ELCA-Primary health benefits can each earn \$100 wellness dollars by completing a biometric screening, which provides objective health insights, and also \$100 for completing a financial well-being activity as described on myPortico.



**Questions?**