

New ELCA Disability Benefits Administrator: Liberty Mutual

Effective June 1, 2015, Portico Benefits Services is changing the administrator for ELCA disability benefits to Liberty Mutual, replacing our current administrator, Aetna. Portico is working closely with Liberty Mutual and Aetna to ensure a smooth transition and uninterrupted service for members currently receiving benefits from the ELCA Disability Benefits Plan.

Why is Portico making this change?

As part of our ongoing efforts to provide ELCA benefits that enhance our members' well-being, we regularly review benefit administrators to make sure they're offering the best value. In addition to a slightly lower administrative cost, Liberty Mutual also offers:

- Dedicated disability claims management, so each plan member will work with his or her individual claims manager regarding their claim
- Experience with faith-based organizations and their members' needs
- A history of meeting customer needs for more than 60 years

Is the ELCA Disability Benefits Plan changing after the June 1 transition?

There will be **no changes** to the benefits provided by the ELCA Disability Benefits Plan due to the administrator change.

Will there be a change in sponsoring employers' monthly contribution amounts?

Sponsoring employers' 2015 monthly contribution amounts **will not** change as a result of the transition to Liberty Mutual. Note: 2016 rates will be announced in August.

Do members receiving disability benefits need to take any action before the June 1 transition?

To help Liberty Mutual manage plan members' claims — and ensure uninterrupted delivery of monthly benefit payments — members must complete and return Liberty Mutual forms including authorization for release of medical records, claimant information, a W4 form, and an optional direct deposit application. **The forms must be received by Liberty Mutual by June 1 before the member's monthly benefit can be processed.**

Members will receive the forms with a letter from Liberty Mutual in May. The letter will also include information about the processing of their disability payment.

(see other side for more information)

<p>Will there be a change in monthly disability benefit payments for ELCA members?</p>	<p>Members will continue to receive their current monthly disability benefit amount after the transition to Liberty Mutual. However, per the <i>ELCA Disability Benefits Plan Summary Plan Description</i>, any income from employment earnings, Social Security payments, and other government payments will offset disability benefit payments. Liberty Mutual, not Aetna, will issue disability benefit payments after June 1, 2015.</p>
<p>What happens if a member has a claim to file close to the June 1 transition?</p>	<p>Aetna will accept ELCA members' claims for disability benefits through May 19, 2015. On May 20, Liberty Mutual will begin accepting claims.</p>
<p>When will Portico notify members about the transition to Liberty Mutual?</p>	<p>In April, Portico will send an announcement letter to ELCA members currently receiving disability benefits. Portico will also publish a news article on myPortico and EmployerLink, along with an announcement on both home pages.</p>
<p>How will Liberty Mutual notify synod offices about member applications and approvals/denials of disability benefits?</p>	<p>Portico is currently working with Liberty Mutual on a process for synod office notification when disability applications are received and when disability claims are approved or denied. We'll communicate the process after it's finalized.</p>
<p>Who should sponsoring employers and ELCA members call if they have questions on the transition?</p>	<p>For questions on the transition to Liberty Mutual, sponsors and members can call Portico's Customer Care Center at 800.352.2876.</p>