

Q&A: CHAPLAINS' BENEFITS



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Q1: Who is eligible for the chaplains' benefit plans?

A1: Lutheran chaplains employed by LSS who are rostered as ordained ministers with the LCMS (Lutheran Church Missouri Synod) or the ELCA (Evangelical Lutheran Church in America).

Q2: What are the chaplains' "benefit plans"?

A2: Chaplains rostered with the LCMS (Lutheran Church Missouri Synod) are eligible for group benefits through Concordia Plan Services and chaplains rostered through the ELCA (Evangelical Lutheran Church in America) are eligible for group benefits through Portico.

Q3: What benefits are offered through the Concordia and Portico plans?

A3: The Concordia and Portico benefit plans both offer a gold-level PPO medical plan, dental, vision, disability, basic life insurance, and EAP benefits. Voluntary, employee-paid benefits also include flexible spending accounts, supplemental life insurance, etc.

Q4: How can chaplains learn more about these benefits available to them?

A4: LSS chaplains can find some basic information on their benefit option on our LSS Benefits website at <https://www.lssbenefits.org/chaplains-benefits> but for the most complete, detailed information it is recommended that they consult the benefit portals supported by each of their respective benefit plans... LCMS Concordia @ <http://www.concordiaplans.org/> and ELCA Portico @ <https://myportico.porticobenefits.org>.

Q5: Why does LSS offer chaplains' a separate benefit plan to choose from?

A5: The benefit of these plans is that chaplains can continue the same benefits they're enrolled in regardless of which ministry they serve the Church through. Their benefits "follow" them if and when they are called to a different service elsewhere.

Q6: Can chaplains "mix & match" benefit elections, i.e. elect in some benefits in the chaplain plan and some in the regular LSS plan?

A6: They may, with some restrictions, if LSS offers a benefit that their church benefit plan does not.

Q7: Are the chaplains' benefits similar to the LSS benefits offered to regular staff employees?

A7: Yes, the benefits themselves are very similar to our LSS Gold PPO plan and other health benefits such as dental, vision, etc. There are some differences however related to eligibility...

For example, coverage with Concordia (LCMS) begins the 1st day of the month after their hire date and to be eligible for these chaplain benefits, one must be budgeted for at least 21 hours per week (as opposed to 30 for regular LSS staff). Another difference is that they are part of a defined benefit retirement plan (i.e., a pension plan).

Another example related to Portico (ELCS) benefits is that coverage begins the very 1st day the chaplain is hired into an eligible position, and for Portico benefits, an eligible position is one that is budgeted at 20 hours per week or more.

Q8: Are chaplains' medical premiums tied to wellness participation and outcomes like regular LSS medical premiums are?

A8: Yes, their premium contributions are set up to match those of regular LSS staff and they (and any covered spouses) are required to complete all of the same steps as everyone else to earn their wellness credits and premium discounts.

Q9: How do chaplains make their benefit elections?

A9: Newly hired chaplains need assistance from home office benefits team staff to coordinate their enrollment in to their benefit plans. Adding a newly hired chaplain requires coordination with the benefit plans to add them to our list of eligible, sponsored employees. Once they are added to our system, then the chaplains can make election changes directly through the online portals of each plan (including but not limited to each plan's annual enrollment period).

Q10: Are chaplains' health benefits portable?

A10: Yes, as long as the chaplains remain employed by an organization that chooses to sponsor these church benefit plans.

Q11: What are some details about the chaplains' defined benefit retirement plan?

A11: LSS contributes a percentage of each chaplain's annual salary based upon the benefit program they are a part of and the number of years they have been an ordained minister. For example, chaplains who have been ordained with the LCMS since prior to January 1, 1982 receive 11.7% of their annual salary as a contribution to their retirement benefit and those who have been ordained since January 1, 1982 receive 8.7%; chaplains ordained with the ELCA receive 8.7% of their annual salary as a contribution.

Q12: Can chaplains also participate in a defined contribution retirement plan (e.g. 403b/Roth plans)?

A12: Yes, they may choose to also contribute their own voluntary contributions into a 403b/Roth plan (through LSS or Concordia/Portico) but they are not eligible for any LSS Match contributions.

Q13: Are there any other things that are different for chaplains than for the rest of our LSS employees to be aware of?

A13: Yes, there are, including FICA taxes, housing allowances, their selection and hiring process (sometimes referred to as their “call process”), disciplinary review, etc.

Q14: Who is available to help with LSS employment, HR and/or payroll questions that pertain to Chaplains?

A14: Depending upon the nature of the question, the following LSS staff may be off assistance: Lisa Hamby, Michelle Wetter, Jennifer Hoskins, Denis Thien, and Brian Reinhold.