

Please note: The content of this spreadsheet is subject to change, pending modification of related documents and ELCA Church Council approval of underlying Pension and Other Benefits Program documents.

ELCA MEDICAL AND DENTAL BENEFITS PLAN

	Current plan design	Proposed change
Eligibility for coverage	Eligible spouse/children	Eligible same gender partner/children
Tax treatment of value of coverage	Value of coverage not taxable income to sponsored member as long as spouse, dependents meet definition of tax dependent under IRC 152	If eligible same gender partner/children are NOT tax dependents, the value of the employer paid coverage will be imputed income to sponsored member
Who signs enrollment form, Affidavit of Partnership	Employer signs enrollment form	Bishop or employer signs Affidavit of Partnership Employer signs enrollment form
Timely enrollment	Eligible spouse/children must enroll within 60 days of marriage, birth, adoption or placement for adoption	Eligible same gender partner/children must enroll within 60 days of completion of Affidavit of Partnership (means untimely enrollment will occur infrequently)
Can waive coverage (if group health coverage is provided by spouse's/ partner's employer)	Yes	Yes
Divorce/ Dissolution of partnership	Must notify Board of Pensions and provide copy of divorce decree within 60 days of divorce in order for former spouse to continue coverage	Must notify Board of Pensions by filing Affidavit of Dissolution of Partnership or providing copy of divorce decree within 60 days of dissolution in order for former partner to continue coverage

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ELCA MEDICAL AND DENTAL BENEFITS PLAN (continued)

	Current plan design	Proposed change
Continuation coverage - divorce/dissolution of partnership NOTE: <i>Current divorced spouses with continuation coverage will be grandparented – maintain coverage until remarried, then additional 18 months</i>	Currently until remarried, then additional 18 months AMEND GOING FORWARD – UP TO 36 MONTHS	Up to 36 months
Continuation coverage – death of sponsored member	For remaining lifetime	For remaining lifetime
Personal wellness account contributions	Spouse can earn up to \$450 (deposited into sponsored member’s personal wellness account)	Eligible same gender partner can earn up to \$450 (deposited into sponsored member’s personal wellness account)
Personal wellness account reimbursements	Can reimburse medical expenses of tax dependents (spouse/children)	Cannot reimburse medical expenses of eligible same gender partner, his/her children unless they are tax dependents

ELCA FLEXIBLE BENEFITS PLAN

	Current Plan Design	Proposed Change
Eligible for reimbursement of health, dependent care expenses	Can reimburse expenses of tax dependents (spouse/children)	Cannot reimburse expenses of eligible same gender partner, his/her children unless they are tax dependents

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ELCA RETIREMENT PLAN

	Current Plan Design	Proposed Change
If no beneficiary is designated, Plan's automatic beneficiary designation order is followed	Surviving spouse Sponsored member's children (natural, legally adopted)	Surviving eligible same gender partner Sponsored member's children (natural, legally adopted)
Written, notarized consent needed to name beneficiary other than spouse/partner as sole primary beneficiary	Yes	Yes
Consent needed to elect single life annuity	Yes	Yes
Consent needed to take withdrawals	Yes	Yes
QDRO rights (right to portion of member's account upon divorce)	Yes	No
Disclosure of Plan information	Yes	Yes

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ELCA SURVIVOR BENEFITS PLAN

	Current Plan Design	Proposed Change
Eligibility for survivor benefits (lump sum death benefit, monthly surviving spouse/child benefit)	Surviving spouse Sponsored member's surviving natural born or legally adopted children under age 21 Spouse's natural born or legally adopted children under age 21 living in member's household	Surviving eligible same gender partner Sponsored member's surviving natural born or legally adopted children under age 21 Eligible same gender partner's natural born or legally adopted children under age 21 living in member's household
If no beneficiary is designated, Plan's automatic beneficiary designation order is followed	Surviving spouse Sponsored member's surviving children (natural, legally adopted)	Surviving eligible same gender partner Sponsored member's surviving children (natural, legally adopted)

ELCA DISABILITY BENEFITS PLAN

	Current Plan Design	Proposed Change
Assignment of benefits to family	Yes	Yes