



## **Employer Provisions**

### **Administrative Rule 401 Participation: Effective Dates of Coverage**

#### **Benefits Plan Reference**

Article II Eligibility and Enrollment

#### **Original Date**

01/2017

#### **Revision Date**

01/2022

---

## **Effective Dates of Coverage**

### **Upon hiring**

#### *Installed pastors*

For ministers of the Word and Sacrament in installed positions, the effective date of coverage is the effective date of the call or the first day of service, provided the Board of Pensions receives the enrollment form and dues within 12 months of the effective date of the call. If the enrollment form is received more than 12 months from the effective date of the call, the effective date of coverage will be 12 months prior to the postmark date.

Enrollment may not be earlier than the first day of service.

#### *Other ministers of the Word and Sacrament and all other employees*

For ministers who are not in installed positions and employees other than ministers, the effective date of coverage will be the later of the date the employee commences eligible employment, the expiration of any employer waiting period, or January 1 of the year for which the employer first elected to offer the coverage to the member's employment classification, provided that the employer enrolls the individual within 30 days of the effective date.

Waiting periods for medical coverage can be no longer than 90 days and for pension participation no longer than three years. If the employer fails to enroll the individual, the enrollment is deferred until the following annual enrollment period.

### **Special enrollment periods**

An employee may make benefits changes within 60 days of a qualifying life event. A qualifying life event is an event in the life of a retiree, member, eligible family member, terminated vested member, and survivor that allows for a corresponding change in Benefits Plan coverage during the year outside of annual enrollment, or allows for a special enrollment period.

Qualifying life events include the following:

- birth, adoption, or legal custody of a ward
- marriage
- divorce, or legal separation
- entitlement to Medicare for the member or spouse
- loss of coverage for self or eligible family members
- change in coverage for member or family member