



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

Eligibility

Administrative Rule: 502

Transitional Participation Coverage

Benefits Plan References

Article II Eligibility and Enrollment

Original Date

01/2022

Transitional Participation

Transitional participation coverage is available on a self-pay basis to members in Pastor's Participation or Minister's Choice as well as graduated seminary students who were enrolled in the Benefits Plan, whose coverage terminates because they are:

- actively seeking church-related employment;
- enrolled for full-time, postgraduate church-related studies (not including graduates who retain eligibility for seminary student status);
- on a leave of absence from current employment and returning to the same employer; or
- subject to a disciplinary process that leads to a temporary leave or unemployment.

Members typically may choose to continue coverage in any of the benefits they were enrolled in as active members with the following exceptions:

- Seminary students who were enrolled in the EPO or HDHP medical option will have to elect the PPO option in transitional participation.
- Members in Minister's Choice enrolled in medical coverage will be able to continue their medical coverage through medical continuation. If elected, medical continuation coverage is separate from and in addition to transitional participation coverage. Any other benefits not included in their benefits package, such as the dental and vision eyewear plans, may not be continued.
- Members in Pastor's Participation may continue additional benefits not included in their benefits package, such as the dental and vision eyewear plans, provided that coverage was in effect on the date employer-paid coverage ends.
- Members may not contribute to the Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP) while enrolled in transitional participation because they are not receiving salary from an employer. However, employers may make post-employment contributions to a former employee's RSP account for up to five years from the date of employment termination.
- Members may not continue participation in supplemental disability benefits coverage.
- Members may participate in annual enrollment for supplemental death benefits coverage.

Members are not eligible to enroll in transitional participation coverage if they have a past-due balance with the Board of Pensions from a previous self-pay status. To qualify, the past-due balance must be paid in full on or before the date transitional participation coverage is to start.

Coverage Period

In addition to any free coverage period the member may be entitled to, the transitional participation coverage periods are as follows:

- for ministers of the Word and Sacrament whose presbyteries verify annually in writing that they are actively seeking church-related employment — up to 24 months
- for members doing postgraduate study — the duration of their studies but no more than five years (The presbytery of jurisdiction or former employer must verify annually in writing that the studies are church-related, and the educational institution must annually verify full-time student status in an advanced degree program.)
- for members under censure or appealing a disciplinary resolution, as verified by the presbytery of jurisdiction or permanent judicial commission — up to five years (If the member does not immediately return to active service following resolution, they may remain on transitional status if they were not on disciplinary status for more than two years. Total coverage period may not exceed five years.)

When members exhaust their eligibility for transitional participation coverage, they may enroll in medical continuation coverage.

Payment

Members pay pension, death and disability, and/or medical dues based on one of the following:

- most recent effective salary
- congregational ministers' median salary

Dues for seminary students are based on the minimum dues rate/participation basis.

Dental Plan and Vision Eyewear Plan coverage will be billed at current subscription rates.

Abolishment of Installed Position

Abolishment of a position means that the installed position no longer exists at the church. Because the presbytery approves the creation of installed positions, the Board requires written presbytery confirmation that the position has been abolished before updating its records. An authorized presbytery leader, such as the Executive Presbyter or General Presbyter, shall sign the confirming letter.