



## **Administrative Rule 502: Ministers Bridge Coverage**

**Benefits Plan Reference:** Section 3 - Dues

**Original Date:** 01/2022

**Revision Date:** 01/2025

### **Ministers Bridge Coverage**

Ministers Bridge Coverage is available on a self-pay basis to (i) *Minister Members* in the Congregational Pastors Package, Transitional Pastor's Participation, or the Covenant Package and (ii) graduated seminary students who were enrolled in the Benefits Plan and 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 *Eligible Employer*, or
- subject to a disciplinary process that leads to a temporary leave or unemployment

Members may choose to continue coverage in any of the benefits in which they were enrolled 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 Ministers Bridge Coverage.
- Members in the Covenant Package may enroll for Defined Benefit Pension Plan, Temporary Disability Plan, and Death and Disability Plan benefits. If enrolled in medical coverage, they will be able to continue their medical coverage through medical continuation coverage. If elected, medical continuation coverage is separate from and in addition to Ministers Bridge Coverage.
- Members in the Congregational Pastors Package or Transitional Pastor's Participation may continue additional benefits not included in their benefits package, such as the Dental and Vision Plans, if such 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 Ministers Bridge Coverage because they are not receiving a salary from an Eligible Employer. However, employers may make post-employment contributions to a former employee's RSP account for up to five (5) years from the date of employment termination.
- Members may participate in Annual Enrollment for supplemental death benefits coverage.

Members are not eligible to enroll in Ministers Bridge Coverage if they have a past-due balance with the Board from a previous self-pay status. To qualify, such Members must pay the past-due balance in full on or before the coverage start date.

### **Coverage period**

In addition to any no-cost coverage period to which the Member may be entitled, the coverage periods applicable to Ministers Bridge Coverage are:

- Up to 24 months for ministers of the Word and Sacrament whose presbyteries verify annually in writing that they are actively seeking church-related employment
- During their studies for up to five (5) years for Members doing postgraduate study (note that the presbytery of jurisdiction or former Eligible 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)
- Up to five (5) years for Members under censure or appealing a disciplinary resolution as verified by the presbytery of jurisdiction or permanent judicial commission (note that 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 (2) years, but total coverage period may not exceed (5) five years)

When Members exhaust their eligibility for Ministers Bridge Coverage, they may enroll in medical continuation coverage if they continued medical benefits during Ministers Bridge Coverage.

### **Payment**

Members pay dues for the Defined Benefit Pension, Death and Disability, and/or Medical Plans based on one of the following:

- Most recent *Effective Salary*
- *Median Effective Salary*

Dues for seminary students are based on the minimum dues.

The Board bills Dental Plan and Vision Plan coverage at current subscription rates.