

Administrative Rule # 110 Seminary Students

BOARD OF PENSIONS ADMINISTRATIVE RULES

Section:	1 (Eligibility)	Subject:	Seminary Students
Rule Number:	110		
Reference:		Resource:	Member Services, Benefits
Article III, Section 3.1 Article XVIII, Section 18.8 Admin. Rule 106, Member Couples Admin. Rule 114, Transitional Participation		Original Date:	7/1/88
		Revision Dates:	6/95, 9/96, 4/97, 11/99, 4/01, 7/07, 12/11

Section Headings

A "seminary student" is any person enrolled full-time in a theological seminary, graduate school of religion, divinity school, or school of Christian Education who is not yet ordained as a Minister of the Word and Sacrament. Ordained minister Members who terminated service to pursue post-graduate studies related to their continued service in the ministry are eligible to continue Benefits Plan participation on the post-graduate studies basis.

Eligibility

A seminary student may subscribe for medical benefits if:

- A presbytery verifies that the student is under its care, has been classified as an "Inquirer" or "Candidate" and is "in good faith" preparing for a church vocation within the Presbyterian Church (U.S.A.).
- The school verifies that the student is enrolled full-time, as defined by the school.
- The student completed the Seminary Student Benefits Plan Membership Application and provides the anticipated date of graduation and the correct initial payment with the form.

Graduated seminary students who were enrolled for medical coverage in the Plan on the date of graduation and whose presbyteries require them to take additional courses (Continuing Pastoral Education) may continue to participate on the seminary status until the required courses are completed. Verification is required to confirm this status. (See section on actively seeking church-related work.)

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Any graduated seminary student who was not enrolled for Benefits Plan medical coverage at the time of graduation may not enroll in the Plan until eligible service begins.

Open Enrollment

Seminary students must request to enroll for medical coverage between August 1 and September 30 with an effective date of the 1st of the month following receipt of application unless otherwise noted.

If a student first enrolls at the seminary during the spring semester, that student has 30 days from the date the semester begins to enroll for medical coverage through the Board of Pensions.

Coverage begins the first of the month following the Board's receipt of the application. Retroactive coverage is not permitted.

The exceptions to these guidelines are:

1. If a seminary's enrollment period differs, the period must still be a fixed period not to exceed 60 days. For example, if the Fall Semester starts in July the sixty day fixed period would be from July 1 to August 31.
2. In the event of life change event where the spouse loses coverage, and
3. If at the time of open enrollment period the student was not classified as an "Inquirer" or "Candidate", then the student can enroll within 30 days of receiving the aforementioned status. The effective date will be the first of the month following receipt of the application.

If there are other exceptions that are presented they need to be reviewed with the Manager, Special Programs.

Verification Requirements

Eligibility for continued Plan participation is subject to annual verification by the Presbytery regarding Inquirer/Candidate status AND verification by the school each year regarding full-time student status.

Dues

Dues are based on the minimum salary for medical participation established by the Board and are prorated specially for seminarians depending on the student's marital status and/or dependent responsibility. Dependent medical coverage may be waived if the student provides evidence that a spouse and/or dependent(s) are currently covered under other medical coverage.

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The student, the presbytery, or the home church sponsoring the seminary student may remit dues for medical coverage. However, the invoice will be sent to the member unless authorization has been received.

A seminary student who is employed in field service at least 20 hours per week as an intern can have dues remitted by the employing organization for partial participation (medical, death and disability) or full participation (medical, pension, death and disability). Upon termination of field service and return to school, the seminary student is eligible for medical participation only.

Dues must be paid in advance for eligibility to be activated.

Available Coverage

A seminary student may subscribe for medical coverage only and is not eligible to subscribe for pension, death and disability benefits or any optional benefits. Married couples who are both seminary students do not have to enroll for individual Plan membership in order to receive medical coverage. One student can cover the other as spouse by electing the member and spouse coverage (See Administrative rule 106, Member Couples).

Seminary students are not eligible for HMO participation.

Seminary students who leave school for any reason other than graduation are eligible for 18 months of Medical Continuation following any free coverage period for which they may be eligible.

Transitional Participation Status

A student who has graduated from seminary and is actively seeking church-related work, as verified by his or her presbytery, is eligible to remit dues on the **transitional status** for medical coverage only for no more than two years.

Free Coverage

Seminary students are eligible for 30 days of free medical coverage after one year of Plan Participation. Free coverage will be extended to eligible students following graduation, prior to remitting dues on the transitional participation status and if terminating their status before graduation.

Free coverage for graduated seminary students (April, May, or June) will begin September 1 after an extension of Seminary Student Dues to August 31.

Free coverage will not be extended to graduated seminary students who will be continuing Plan

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participation on the seminary student status for reasons of continuing education as specified in the “Eligibility” section. Such students will be eligible for free coverage upon termination of the extended coverage.