

**BOARD OF PENSIONS  
ADMINISTRATIVE RULES**

**Section:** 1 (Eligibility)      **Subject:** MEMBERS-  
POST-GRADUATE STUDIES

**Rule Number:** 112

**Reference:**      **Resource:** Benefits,  
Member Services

**Original Date:** 6/91

Article IV, Sec. 4.4

Article XIII, Sec.13.13

Article XVIII, Sec. 18.8

Admin. Rule 701 (Free Coverage Chart)

Admin Rule 401 (Optional Death)

Admin Rule 402 (Optional Dental)

Admin Rule 601 (Medical Cont/Med Supp)

Admin. Rule 110 (Seminary Students)

Admin Rule 203 (Adding Dependents)

**Revision Date:** 6/95, 1/97, 5/97, 3/98, 4/01,  
1/03, 5/03, 2/05, 6/06, 707

**Eligibility**

All members enrolled for full or limited participation in the traditional Benefits Plan may continue Plan participation when temporarily unemployed to pursue post-graduate studies related to their future service for the church.

Members participating in the Affiliated Benefits Program are not eligible for the transitional participation or post-graduate studies.

Prospective Plan members may not enter the Plan on the post-graduate studies status.

A member with a terminated status may not reactivate Plan membership on the post-graduate studies status.

A graduated seminary student who was not enrolled for Benefits Plan medical coverage at the time of graduation is not eligible for participation on the post-graduate studies status.

Otherwise eligible members may not participate on the post-graduate studies status until any past due balance from a prior period on a self-paid status is paid in full. Self-paid status includes: seminary student, transitional status for any reason, leave of absence, Medical Continuation subscription, dental on disability status and service in a specialized ministry.

Graduated seminary student members who have completed their Master of Divinity degree and who are continuing with post-graduate studies but are not yet ordained may continue participation on the seminary student status. See Administrative Rule 110.

### **Time Limits**

All members who satisfy eligibility and verification requirements may remit dues on the transitional post-graduate studies status for the duration of their studies not to exceed five years.

### **Verification Requirements**

This benefits continuation option is subject to annual verification from the member's presbytery that studies are church-related and verification from the school that the member has full-time student status in an advanced degree program.

### **Benefit continuation following withdrawal from post-graduate studies**

- **Transitional Participation Status**

Members may be eligible for benefit continuation on the transitional participation status only if at the time of withdrawal from post-graduate studies they will be actively seeking church service and have not exceeded the limit for participation on the transitional participation status for their membership classification (i.e. one year for lay members and two years for ordained minister members).

- **Medical Continuation**

Members who have exceeded their respective time limit for the transitional participation status at the time of withdrawal from post-graduate studies are eligible for a maximum of 18 months of Medical Continuation unless they qualify for a longer period under the Rule of 70. No coverage will be extended beyond the 18-month period other than as provided under the Rule of 70.

Members who receive free coverage as a result of termination of active service in order to return to school are not eligible for free coverage prior to initiating Medical Continuation.

### **Available Coverage**

Graduated seminary students may only continue medical coverage and are not eligible to participate in optional coverages.

- **Free Coverage**

Free coverage is an extension of medical and death and disability benefits only at no charge to eligible members.

Ordained members will receive 30 days of free medical coverage and lay members will receive 30 days of free medical coverage after one year of plan participation. Ordained members will receive 90 days of death and disability coverage as years in seminary are counted towards vesting. Lay members will receive free death and disability coverage based on Years of Plan Participation:

- 30 days-one year but less than two years
- 60 days-two years but less than three years
- 90 days-three years or more.

Any free coverage period for which the member may be eligible will begin the day after termination of eligible service.

There is no free coverage for optional benefits

Any benefits payable during the free coverage period are based on the member's salary before the free coverage period began.

Members who receive free coverage as a result of termination of active service in order to return to school are not eligible for free coverage prior to initiating Medical Continuation following withdrawal from post-graduate studies.

#### • **Other Coverage**

Members on the unemployed post-graduate studies status may continue most coverage's in effect on the date eligible service terminated or any combination of the following coverage:

- medical, pension and death and disability
- medical
- death and disability
- medical, death and disability
- pension, death and disability
- pension
- optional death coverage provided that either pension and death and disability or death and disability coverage is elected.

#### **Applicable Salary Basis**

Members eligible to continue Plan participation on the transitional post-graduate studies status can choose to remit dues on either of the following participation bases: If a member elects to continue pension participation, pension dues are payable beginning the day after the member's active service terminates.

1. last effective salary

## 2. minimum salary participation basis

The salary basis selected will be used for medical benefits and/or pension, death and disability participation and the accrual of pension credits.

### **Dues/Subscription Costs**

The standard dues percentages apply for medical, pension and death and disability coverage subject to the minimums and maximums for each benefit.

Dues for medical and death and disability benefits are payable the day after active coverage ends for members not eligible for free coverage and payable after free coverage ends for eligible members.

Dues for pension participation are payable the day after active service ends.

If a member elects to continue the optional coverage in effect when the post-graduate status began, optional coverage will be billed at current subscription costs.

Subscription costs for continued optional coverage(s) are payable the day after active service ends.

Dues and subscription costs must be paid in advance in order to activate eligibility for benefits. The appropriate initial payment is required at the time of enrollment for the transitional post-graduate status in order to activate eligibility.

### **Deductible**

The deductible is based on the member's effective salary as of January of the current calendar year. If the member is remitting dues on the medical benefits minimum salary participation basis, the deductible will be based on the medical benefits minimum salary for the current year for services incurred on or after the effective date of the transitional post-graduate status.

### **Optional Coverage**

A member may only continue his/her optional coverage(s), as described below if he/she meets the eligibility requirement for continuing participation.

Payment for optional coverage must be continuous beginning the day after the member's active service terminates.

- **Dental Benefits**

**Members remitting transitional post-graduate dues may not continue dental coverage.**

**Dental coverage is only available when active members are employed in Eligible Service where the employer is remitting dues for full or partial participation.**

- **Death Benefits**

Members who continue death and disability participation are eligible to participate in the Optional Death Benefits open enrollment period.

- **Retirement Savings Plan**

Members may not contribute to or select participation in the Retirement Savings Plan because there is no salary from a participating employing organization.

- **Long-Term Care Insurance**

A member may continue participation in Long-Term Care Insurance and will be billed directly by the carrier.

- **Supplemental Disability Benefits**

A member is not eligible to continue supplemental disability benefits. A member may re-enroll when actively employed in an eligible service with an eligible salary.

### **Adding Dependents**

A member may add dependents if there is a change in the member's dependent situation (e.g., marriage, birth of child, adoption.)