

**BOARD OF PENSIONS
ADMINISTRATIVE RULES**

Section:	1 (Eligibility)	Subject:	PART-TIME MINISTERS (AND TENTMAKERS)
Rule Number:	113		
Reference:	Article XIII, Sec. 13.5	Resource:	Benefits
		Original Date:	10/90
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Ordained ministers of the Word and Sacrament, employed in eligible service on a part-time basis, may participate in the Plan. If they have other income from non-eligible service employment, that income is considered for the calculation of medical deductibles and out-of-pocket maximums.

Tentmakers are ordained ministers who derive income from both church-related and secular employment. For Plan administration purposes, tentmakers are part-time ministers with secular employment. There are no differences in the calculation of dues, deductibles, or pension credits from those of a part-time minister at a similar salary participation basis. *See Administrative Rule 301 to determine if Plan participation is mandatory for the church-related position.*

Part-time service may affect the calculation of dues, medical deductibles and out-of-pocket maximums, and pension credit accruals.

Calculation of Dues

Medical Dues are calculated on the **greater of** (a) equivalent full time effective salary or (b) the minimum medical participation basis, for members working less than 35 hours per week.

If the equivalent full time effective salary is lower than the minimum medical participation basis (65% of the church-wide median for pastors serving churches), the medical dues are calculated on the minimum basis.

If the effective salary is lower than the minimum pension participation basis (25% of the church-wide median for pastors serving churches), the pension dues are calculated on the minimum basis.

The minimums are subject to change each year, because they are based on the median salary (established annually) for pastors serving churches.

Medical Deductible and Co-payments

Although the tentmaker's secular salary is not considered in the calculation of dues, it is considered in establishing the medical deductible (See Section 13.5 of the Benefits Plan). Members using in-network physicians or receiving non-network the deductible is 1% and the copayment limit is 4%. Members living in a network area but using out-of-network providers the deductible is 1.5% and the copayment limit is 8%. The deductible and copayment is the same for members residing in a non-network area as those who reside in an in-network area.

The deductible is based on the **greater of** (a) effective salary plus all other earned income for the prior calendar year, or (b) the minimum medical participation basis, and (c) the full time equivalent.

The minimum participation basis is subject to change annually because it is based on the median salary for pastors serving churches. As for all Plan members, the tentmaker/part-time minister has an individual member deductible, and the spouse and/or dependents have a separate deductible, calculated the same way as the member's deductible.

The maximum salary on which the deductible will be calculated is 150% of the annual church-wide median salary for pastors serving churches. The maximum salary is subject to change annually because it is based on the median salary for pastors serving churches.

As is the case with all Plan members, the maximum salary on which the 4% or 8% out-of-pocket limit will be based is 150% of the annual church-wide median salary of pastors serving churches.

Pension Credits

A tentmaker/part-time minister earns pension credits based on the **greater of**:

- . the pension participation basis (which is the **greater of** the effective salary or 25% of the annual church-wide median for pastors serving churches)
- . the annual church-wide median salary, based on employment classification, prorated to reflect the part-time hours.