

**BOARD OF PENSIONS
ADMINISTRATIVE RULES**

Section:	1 (Eligibility)	Subject:	MEMBERS LEAVE OF ABSENCE
Rule Number:	115	Resource:	Benefits, Member Services
Reference:	Article IV, Sec. 4.4 Article XIII, Sec.13.13 Article XVIII, Sec. 18.8 Admin. Rule 701 (Free Coverage Chart) Admin Rule 203 (Adding Dependents) Admin Rule 401 (Optional Death) Admin Rule 402 (Optional Dental) Admin Rule 601 (Medical Cont/Med Supp) Admin. Rule 110 Seminary Students Admin Rule 101 Military Chaplains	Original Date:	6/91
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Leave of Absence

The leave of absence status is only applicable if the member will be returning to work at the same church or employing organization and if the member's employment has not been terminated permanently. For continuing Benefits Plan participation following termination of eligible service, see Administrative Rule 114 Temporarily Unemployed and Administrative Rule 601 Medical Continuation.

Eligibility

All members enrolled for full or limited participation in the traditional Benefits Plan may continue Plan participation when on approved leave of absence upon receipt of required verification.

Members in the Affiliated Benefits Program and Seminary Students are not eligible to continue Plan participation on the leave of absence status.

Otherwise eligible members are not eligible for self-paid participation on the leave of absence 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 participation, Medical Continuation subscription, dental on disability status or specialized ministry.

Time Limits

The maximum time limits for continuing participation on the leave of absence status are:

- one year for lay members, and
- two years for ordained minister members, subject to annual presbytery verification.

Verification Requirements

The member's employer must provide written verification that the member is on an approved leave of absence. The verification letter should specify the beginning date of the leave, the expected date of return to active service, if salary will be continued during the leave, the amount of any salary to be paid during the leave, and who will be responsible for paying the member's benefit dues during the leave.

Benefits Continuation at Termination of Leave of Absence

Participation on the leave of absence implies that a member intends to return to his/her employing organization at the conclusion of the approved leave.

A member who does not return to his/her employing organization or begin a new eligible service following an approved leave, may be eligible to continue benefits participation on the transitional participation status or Medical Continuation.

Eligible members will receive free coverage prior to continuing benefits on either the transitional participation status or the medical continuation program.

- **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 day of free medical coverage after one year. 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.

- **Transitional Participation Status**

A member may participate on the transitional participation status only for the remaining period of time that is the difference between the time used for the leave of absence and the maximum eligibility period for the transitional status for the member's employment classification. In such instances, the member's service termination date will be the last day through which his/her employing organization paid benefit dues for the member. The maximum standard eligibility periods then apply:

- one year for lay members and
- two years for ordained minister members subject to annual presbytery verification.

In all instances, verification of the transitional status is required. See Administrative Rule 114.

- **Medical Continuation**

Members whose eligibility period for the transitional status has expired or who will not be actively seeking Church service following an approved leave are eligible for a maximum of 18 months of Medical Continuation unless they qualify for longer periods under the Rule of 70. No coverage will be extended beyond the 18-month period other than as provided under the Rule of 70.

- **Vacancy Dues**

In the case of ordained minister members who do not return to service with their former church, the churches are responsible for vacancy dues payable from the day after the minister's termination of eligible service

Applicable Salary Basis

Employing organizations electing to provide benefits to the member during the approved leave of absence will be billed for the coverage on the salary basis in effect during the member's leave.

During an approved leave of absence, the member may pay dues on one of the following salary participation bases:

1. last effective salary
2. minimum salary participation basis

In all instances, the salary basis selected will be used for medical benefits determination and/or pension, death and disability participation levels and the accrual of pension credits.

Dues/Subscription Costs

The standard dues percentages apply subject to the minimums and maximums for each benefit.

Optional coverage (s) are billed at current subscription costs.

Benefits dues and optional coverage subscription costs are payable from the day the leave of absence begins.

For members on approved leaves of absence who are paying for their own benefits, dues are payable the day the leave of absence begins.

The appropriate initial payment is required at the time of enrollment for the leave of absence status in order to activate eligibility. All subsequent payments must be paid in advance in order to maintain eligibility for benefits.

- **Vacancy Dues**

In the case of ordained minister members, churches are not required to pay vacancy dues when a pastor or associate pastor is on an approved leave whether or not the church is paying for the member's benefits during the leave.

Vacancy dues will be payable, however, beginning the day after the minister's last day of service if the minister does not return to the church following the leave of absence.

Deductible/Copayment Limit

The deductible and copayment limits are based on the member's effective salary as of January 1 of the current calendar year. If the member is remitting dues on the medical benefits minimum salary participation basis, the deductible and copayment limits will be based on the medical benefits minimum salary for the current year for services incurred on or after the effective date of the approved leave of absence.

The member's deductible and copayment limits will be adjusted upon receipt of the transitional status enrollment form if the member or employing organization elects to remit dues on a salary basis lower than his/her last effective salary.

Available Coverage

- **Free Coverage**

Members wishing to continue Benefits Plan participation while on an approved leave of absence are not eligible for free coverage or Medical Continuation at the beginning of their leave because they have not terminated service.

- **Other Coverage**

Members on approved leaves of absence are eligible to continue all coverage in effect on the day preceding the start date of the approved leave or any combination of coverage

- medical, pension and death and disability
- medical only
- medical, death and disability (available only to lay employees with limited participation on the date the leave of absence began).
- pension, death and disability only
- pension only
- Optional death coverage provided that either pension and death and disability or death and disability coverage is elected.

Optional Coverage

If a member elects to continue his/her optional death benefits coverage(s) while on a leave of absence, then he/she must also continue medical benefits and/or pension, death and disability coverage.

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

- **Dental**

This benefit is not available while on an approved leave of absence status, as the member is not actively at work.

- **Death Benefits**

Members who continue Plan participation while on an approved leave of absence are eligible to participate in Optional Death Benefits open enrollment period each year.

- **Retirement Savings Plan**

A member may contribute to the Retirement Savings Plan on the leave of absence status only if continuing to receive a salary from the employing organization.

A member may not contribute to or elect participation in the Retirement Savings Plan if not receiving a salary from a participating employing organization during the approved leave of absence.

- **Long-Term Care Insurance**

A member may continue participation in long-term care insurance when on an approved leave of absence and will be billed directly by the carrier.

- **Supplemental Disability Benefits**

A member may continue to participate in the Optional Supplemental Disability Program on the leave of absence only if continuing to receive an eligible salary from the employing organization. A member may not continue to participate in the Optional Supplemental Disability Program if not receiving an eligible salary from a participating employing organization during the leave of absence.

Adding Dependents

A member may add a dependent while on an approved leave of absence if there is a change in the member's dependent situation e.g. marriage, birth of child, adoption.

See Administrative Rule 203 Adding Dependents.