

Administrative Rule # 117- Gaps-In-Service

BOARD OF PENSIONS ADMINISTRATIVE RULES

Section:	1 (Eligibility)	Subject:	Gaps-In-Service
Rule Number:	117		
Reference:		Resource:	Benefits, Member Services
Article XII, Section 4.6 Article XIII, Section 13.13 (b) Admin. Rule 114 (Unemployed Members) Admin. Rule 601(Cont. of Maj. Med.) Admin. Rule 402 (Life Change Event)		Original Date:	12/91
		Revision Dates:	6/95, 4/97, 4/00 11/02, 1/03, 5/03 2/05, 6/06, 11/11

A Gap-In-Service (GIS) is a short period of unemployment (up to 90 days) between two eligible participating services.

Time limits for Gap-in-Service:

- . Following termination of eligible service, all members of the Benefits Plan are eligible for 30 days of free medical coverage after one year of Plan participation.
- . Members whose gaps in service are longer than 30 days will have to pay for medical coverage on the Transitional Participation or Medical Continuation subscription basis.
- . Ordained members are eligible for 90 days of free death and disability coverage. Lay members are eligible for 30, 60 or 90 days of free death and disability coverage depending on Years of Plan participation, as follows:
 - 30 days - one year but less than two years
 - 60 days - two years but less than three years
 - 90 days - three years or more.

Unemployed periods lasting longer than the time limits above are not considered Gaps-In-Service. If the unemployed period is longer than the available free medical coverage period and the member desires to continue medical during this time, he or she may be eligible for continuing coverage under

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the Transitional Participation or Medical Continuation provisions of the Plan. (See Administrative Rules 114 and 601.)

Options Available During a Gap-in-Service

- . A member may take advantage of the free coverage provisions by electing to continue medical coverage and death and disability benefits free of charge during the gap in eligible church-related employment.

A member who wants to continue accruing pension credits during the GIS may do so by remitting dues on the unemployed basis during the GIS. Dues are calculated based on 11% of the current pension participation minimum.

Optional Coverages During a GIS

- . Optional Dental Benefit – Members are ineligible to remit dues during a gap in service. *The member will be eligible to reelect dental coverage upon the occurrence of a life change event. (See Administrative Rule 402 for life change event rules.)*
- . Supplement Death Benefits - If a member had Supplement death benefits before the GIS, he or she will be allowed to continue this benefit after the gap only if dues are remitted for this coverage during the gap. This benefit cannot be elected due to a life change event. It can be elected only during open enrollment periods. Therefore, if dues are not remitted during the GIS, the optional death benefits are canceled and cannot be reelected until the next open enrollment period or the start of a new Eligible Service.
- . Optional Retirement Savings Plan - No contributions can be remitted during a GIS for this coverage since Retirement Savings contributions must be made through salary reduction agreements.

Forfeiture of Pension Credits

Pension credits are forfeited with a non-vested member has more than a 30 day GIS.