

**BOARD OF PENSIONS  
ADMINISTRATIVE RULES**

<b>Section:</b>	6 Medical Cont./ Medicare Supplement)	<b>Subject:</b>	CHART: ELIGIBILITY TO SUBSCRIBE FOR CONTINUATION/MED. SUPPLEMENT
<b>Rule Number:</b>	601		
<b>Reference:</b>	Article XIII, Sec. 13.14 Article XIII, Sec. 13.15  <a href="#">Administrative rule 701</a> <a href="#">Administrative 1015</a>	<b>Resource:</b>	Benefits
		<b>Original Date:</b>	9/90
		<b>Revision Date:</b>	6/95, 1/96, 1/97, 4/97, 9/97, <b>6/98, 12/00, 3/01</b> <b>5/02, 1/04, 2/05</b>

SITUATION	CONTINUATION and HMO Eligibility	MEDICARE SUPPLEMENT?	COMMENTS
1. Terminating from active service, covered at time of termination by all provisions	YES, for up to 18 months (If retirement is deferred when active service is terminated but Member's <b>Years of Plan Participation*</b> and age is 55 years or older and the sum of both equals 70 or higher, member or spouse may continue to subscribe beyond 18 months until Medicare and Medicare Supplement eligibility.)	<i>Please note previous column regarding Medicare Supplement eligibility.</i>	

\* [See Benefits Plan, Article II, Section 2.1

<p>2. Terminating from Active Service, covered for medical and death and disability only (no pension coverage)</p>	<p>YES, for up to 18 months          (If vested &amp; retirement is deferred when active service is terminated but Member's <b>Years of Plan Participation*</b> and age is 55 years or older and the sum of both equals 70 or higher, member or spouse may continue to subscribe beyond 18 months until Medicare and Medicare Supplement eligibility.)</p>	<p><i>Please note previous column regarding Medicare Supplement eligibility.</i></p>	
<p>3. Terminating from Unemployed Status, remitting for medical.</p>	<p>YES, for up to 18 months          (If vested &amp; retirement is deferred when status ends but Member's <b>Years of Plan Participation*</b> and age is 55 years or older and the sum of both equals 70 or higher, member or spouse may continue to subscribe beyond 18 months until Medicare and Medicare Supplement eligibility.)</p>	<p><i>Please note previous column regarding Medicare Supplement eligibility</i></p>	
<p>4. Terminating from unemployed status, not remitting for medical (remitting for pension only)</p>	<p>NO</p>	<p>NO</p>	<p>Did not have Medical coverage, nothing to "continue"</p>
<p>5. Terminating from disabled status without a new service.</p>	<p>YES, for up to 18 months</p>	<p>N/A</p>	

6. Terminating from a Specialized Ministry, medical provisions have been waived.	NO	NO	
7. Terminating from a Specialized Ministry, Pension has been waived.	YES, for up to 18 months (If retirement is deferred when active service is terminated but Member's <b>Years of Plan Participation*</b> and if age is 55 years or older and the sum of both equals 70 or higher, member or spouse may continue to subscribe beyond 18 months until Medicare and Medicare Supplement eligibility.)	N/A	
8. Retiring from active service, covered at the time of retirement by all provisions.	YES, for 18 months or until age 65, if age plus Member's <b>Years of Plan Participation</b> equals 70, then can subscribe for Medicare Supplement.	YES, if 65 or older and participating in Medicare Parts A and B, and had a minimum of five <b>Years of Plan Participation.</b>	
9. Retiring from unemployed status, remitting for medical.	<b>Same as # 8</b>	YES, if 65 or older and participating in Medicare Parts A and B, and had a minimum of five <b>Years of Plan Participation</b>	
10. Retiring from unemployed status, not remitting for medical (remitting for Pension).	NO	NO	

11. Retiring from inactive status	<b>Member may be eligible if he/she meets the provisions of Admin. Rule 1015</b>	<b>See previous column</b>	
12. Retiring from Specialized Ministry, medical provisions had been waived	<b>Same as #11</b>	YES, if 65 or older and participating in Medicare Parts A and B, and had a minimum of five <b>Years of Plan Participation</b>	
13. Retiring from Specialized Ministry, pension has been waived.	<b>Same as # 8</b>	YES, if 65 or older and participating in Medicare Parts A and B, and had a minimum of five <b>Years of Plan Participation</b>	
14. Retiring from disabled status.	<b>Same as #8</b>	YES if 65 plus and participating in Medicare Parts A + B, and had a minimum of five <b>Years of Plan Participation</b>	
15. Death of an active member (covered under all provisions).	<b>Surviving Spouse:</b> YES (if under age 65) until age 65. <b>Dependents:</b> YES; the lessor of 36 months or until age 21 (age 25 if a full-time student) Dependent Permanently Disabled Child only while permanently Disabled.	Surviving Spouse: YES, if 65 or older and participating in Medicare Parts A and B	If the spouse remarries, the new spouse and/or dependent children are ineligible for coverage.
16. Death of a disabled member.	<b>Same as #15</b>	<b>Same as #15</b>	

17. Death of a retired member, retired from active service.	<i>Same as #15</i> , but only if subscription was in place at time of member's death.	<i>Same as #15</i> , but only if subscription was in place at time of member's death.	
18. Death of a retired member, retired from an inactive status.	NO	NO	
19. Death of an unemployed member; remitting for medical.	<i>Same as #15</i>	<i>Same as #15</i>	
20. Death of an unemployed member; not remitting for medical.	Survivors: NO	Survivors: NO	
21. Death of a member serving in a specialized ministry, medical provisions had been waived.	Survivors: NO	Survivors: NO	
22. Death of a member serving in a specialized ministry, Pension has been waived.	<i>Same as #15</i>	<i>Same as #15</i>	
23. Seminary student terminates from medical provisions of the Plan. (Not seeking church-related work.)	YES, for up to 18 months	N/A	Graduated seminary students often remit on unemployed basis while seeking a Call.
24. Dependent child loses eligibility due to age, marriage or student status while covered through an active member.	YES, for up to 36 months	N/A	
25. Disabled dependent loses disabled dependency status.	YES, for the greater of 36 months or to age 28		

26. Lay employee(s) withdrawn from the Plan by employer/ full or partial participation.	NO	N/A	
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27. Employer withdraws all employees from the Plan.	NO	NO	
28. Divorced spouse of an active/disabled member.	<b>Spouse:</b> YES, (if under age 65) until age 65. <b>Dependents:</b> YES; the lessor of 36 months or until age 21 (age 25 if full-time student). Dependent Permanently Disabled Child only while permanently Disabled.	YES, if 65 or over and participating in Medicare Parts A and B.	If spouse remarries, new spouse and/or dependent children are ineligible for coverage.
29. Divorced spouse of member, retired from active service.	Same as #27, but only if subscription was in place at time of divorce.	Same as #27, but only if subscription was in place at time of divorce.	
30. Divorced spouse of a member, retired from an inactive status.	NO	NO	
31. Member loses eligibility because the hours of employment are reduced to less than 20 hours per week Eligible Service requirement or the employing organization's participation requirements, which may be higher than 20 hours per week.	Yes, for up to 18 months	NO	

**Important Note (1):** A retired member over age 65 who is not eligible to receive Medicare Parts A & B (because they don't have enough

quarters or because they opted out of Social Security) will **not** be allowed to subscribe for Medical Continuation. They can EITHER (a) pay the premium for Medicare Parts A & B or (b) purchase coverage through an insurance carrier.

**Important Note (2):** The Medical Continuation coverage subscription period may be extended from 18 months to 29 months if during the first 60 days of continuation coverage the Member or an Eligible Family member became totally disabled (as defined by the Social Security Act).

**Important Note (3):** Newborns and adopted children can be added to member's coverage during the subscription period.