

**BOARD OF PENSIONS  
ADMINISTRATIVE RULES**

<b>Section:</b>	7 (Free Coverage Prov.)	<b>Subject:</b>	FREE COVERAGE PROVISIONS CHART
<b>Rule Number:</b>	701		
<b>Reference:</b>		<b>Resource:</b>	Benefits
	Articles IV, Sec. 4.6 Article XIII, Sec, 13.13 (b)		
		<b>Original Date:</b>	7/90
		<b>Revision Date:</b>	6/95, 5/96, 1/97, 4/97, 9/97, 6/00, 1/03, 2/05, 6/06

**Eligibility for free medical or death and disability coverage is based on years of plan participation**

**Free Coverage does not apply to members enrolled in the Affiliated Benefits Program**

<b>SITUATION</b>	<b>FREE MEDICAL COVERAGE?</b>	<b>COMMENTS ABOUT MEDICAL COVERAGE</b>	<b>DEATH AND DISABILITY COVERAGE STATUS</b>
1. Terminating from Active Service, covered at time of termination by all provisions.	YES	Ordained Members -30 days Lay Members – 30 days	Ordained Members - Free coverage for 90 days Lay Members - 30/60/90 days
2. Terminating from Unemployed Status, (Active in Plan) remitting for Medical.	NO	<b>Free coverage was given at beginning of Unemployed status *</b>	<b>Free coverage given at beginning of Unemployed status *</b>
3. Terminating from Unemployed Status, (Active in Plan) not remitting for Medical (remitting for Pension only)	NO	Free coverage was given at beginning of unemployed status	<b>Free coverage given at beginning of Unemployed status *</b>

<b>SITUATION</b>	<b>FREE MEDICAL COVERAGE?</b>	<b>COMMENTS ABOUT MEDICAL COVERAGE</b>	<b>DEATH AND DISABILITY COVERAGE STATUS</b>
4. Terminating from Disabled Status	NO	Had "free" coverage during time of disability	No free coverage
5. Terminating from Specialized Ministry, Medical provisions has been waived.	NO		Free coverage for 90 days
6. Terminating from Specialized Ministry, Pension has been waived.	YES	30 days	No free coverage
7. Retiring from Active Service, covered at time of retirement by all provisions.	YES	30 days	Free coverage for 90 days
8. Retiring from Unemployed Status, remitting for Medical <u>or</u> Medical and Pension	<b>NO</b>	<b>Free coverage was given at beginning of Unemployed Status *</b>	<b>Free coverage given at beginning of Unemployed Status *</b>
9. Retiring from Unemployed Status, not remitting for Medical (remitting for Pension only).	NO	Free coverage was given at beginning of Unemployed Status	<b>Free coverage given at beginning of Unemployed Status *</b>
10. Retiring from Inactive Status.	NO	Previously given free coverage at time of termination	No free coverage

<b>SITUATION</b>	<b>FREE MEDICAL COVERAGE?</b>	<b>COMMENTS ABOUT MEDICAL COVERAGE</b>	<b>DEATH AND DISABILITY COVERAGE STATUS</b>
11. Retiring from Specialized Ministry, Medical has been waived	NO		Free coverage for 90 days
12. Retiring from Specialized Ministry, Pension has been waived	YES	30 days	No free coverage
13. Retiring from Disabled Status	NO	Had "free" coverage during time of disability	No free coverage
14. Death of an Active Member (covered under all provisions)	YES, for survivors	<i>One year</i>	Not Applicable
15. Death of a Disabled Member	YES, for survivors	<i>One year</i>	Not Applicable
16. Death of a Retired Member	NO, free coverage for survivors	Was given free coverage at time of retirement	Not Applicable
17. Death of an Unemployed Member remitting for Medical or Medical & Pension	<b>NO, free coverage for survivors</b>	<b>Free coverage given at the beginning of Unemployed Status *</b>	No Free Coverage

<b>SITUATION</b>	<b>FREE MEDICAL COVERAGE?</b>	<b>COMMENTS ABOUT MEDICAL COVERAGE</b>	<b>DEATH AND DISABILITY COVERAGE STATUS</b>
18. Death of an Unemployed Member (Active in Plan) not remitting for Medical.	NO, free coverage for survivors	<b>Free coverage was given at beginning of unemployed status *</b>	Not Applicable
19. Death of a Member serving in a Specialized Ministries, Medical has been waived.	NO		Not Applicable
20. Death of a Member serving in a Specialized Ministry, Pension had been waived.	YES, for survivors	One year	Not Applicable
21. Seminary student terminates from Medical provisions of the Plan	YES	30 days	No free coverage, not covered under DD provisions
22. Dependent loses eligibility due to graduation from college.	YES	90 days	Not applicable
23. Dependent loses eligibility for reason other than graduation from college.	NO		Not applicable

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24. Gap-in-service less than 91 days	YES	Ordained Members - 30 days Lay Members – 30 days	Ordained Members - 90 days Lay Members - 30/60/90 days
25. Break-in-service longer than 91 plus days	YES, for part of the break	Ordained Members - 30 days Lay Members – 30 days	Ordained Members - 90 days Lay Members - 30/60/90 days
26. Member begins remitting on unemployed basis for Pension only.	<b>YES, given at beginning of Unemployed Status *</b>	Ordained Members - 30 days Lay Members – 30 days	Ordained Members - 90 days Lay Members - 30/60/90 days
27. Member begins remitting on unemployed basis, Medical only.	<b>YES, given at beginning of Unemployed Status *</b>	Ordained Members - 30 Days Lay Members – 30 days	Ordained Members - 90 days Lay Members - 30/60/90 days Both based on previous salary
28. Member begins remitting on unemployed basis, Medical and Pension.	<b>YES, given at beginning of Unemployed Status *</b>	Ordained Members - 30 Days Lay Members – 30 days	Ordained Members - 90 days Lay Members - 30/60/90 days Both based on previous salary
29. Member begins a Specialized Ministry, waives out of Medical provisions	NO		No free coverage, because coverage is continuing

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30. Lay employee withdrawn from the Plan after three years of partial participation, but still employed in eligible service.	NO		None
31. Divorced spouse of an active/ disabled Member	YES	90 days	Not applicable
32. Divorced spouse of a retired Member	NO	Free coverage was given at beginning of retirement	Not applicable
33. Employer withdraws all employees from Plan -- Lay and non-called ordained pastors.	NO		NO

\* This change applies to Members who were classified as “unemployed” on January 1, 1997 or later.