

Medical Continuation

Once your coverage under the Medical Plan ends, Medical Continuation gives you the option to continue essentially the same healthcare coverage for you and your family that you had under the Medical Plan. To subscribe for Medical Continuation, complete the Medical Continuation Subscription or Waiver form. You may obtain this form and further information by visiting Pensions.org or calling the Board of Pensions at 800-773-7752 (800-PRESPLAN).

Please note: Affiliated Benefits Program (ABP) employers may establish their own provisions regarding eligibility for retiree medical coverage before (but not after) they enroll in the Affiliated Benefits Program. If so, their provisions apply to members retiring under their coverage; if not, the Board's eligibility provisions, listed below, apply.

Eligibility

Members and seminary students terminating from the Benefits Plan, retired members, and members for whom disability status ends and termination status begins may subscribe to the Medical Continuation Program.

Surviving and divorced spouses may also subscribe. Spouses and eligible dependent children of terminated members may subscribe even if the member does not.

Details can be found in the Eligibility and Duration chart on the reverse side.

Subscription

You must subscribe for Continuation coverage (by completing and submitting the Medical Continuation Subscription or Waiver form with the initial payment) within 60 days following the event that results in termination of your coverage under the Medical Plan. Your coverage begins immediately following any free coverage period that may apply.

Continuous Coverage Requirement

You may not subscribe for Medical Continuation coverage in the future if you do not maintain continuous coverage in the Medical Plan.

Continuous Coverage Waiver

You or your spouse may be eligible to waive continuous coverage if you meet all of the following requirements:

- are age 55 or older
- meet the Rule of 70 (see Eligibility and Duration chart on reverse side)
- are covered by other employer-sponsored coverage

To waive coverage, you must return the completed waiver section of the Medical Continuation Subscription or Waiver form, along with a copy of your medical identification card from the other employer.

If you or your spouse filed a waiver and that other coverage ends because your spouse retires, your employment or your spouse's employment is terminated, or the employer discontinues coverage, you and your spouse can enroll in Medical Continuation or Medicare Supplement, if eligible. You must notify the Board within 90 days of the qualifying event to activate coverage.

Covered Services

You receive the same coverage as that provided by the Medical Plan for active members, or for spouses or eligible children of active members, as applicable, except that the deductible and maximum copayment amounts are based on the churchwide median salary for pastors serving churches. (See *Guide to Your Healthcare Benefits 2012* for coverage details.)

Monthly Rates for 2012

For 2012, the monthly subscription rates for eligible members with Traditional coverage are \$645 for a member and \$1,290 for a member, spouse, and children. For eligible members with ABP coverage, the monthly subscription rates are \$594 for a member and \$1,590 for a member, spouse, and children.

If any discrepancy exists between this product sheet and the official Benefits Plan document, the official plan document governs. Visit Pensions.org or call the Board of Pensions at 800-773-7752 (800-PRESPLAN) for a copy of this official document.



Eligibility and Duration

Reason for loss of coverage	Eligibility	Duration of coverage
Member's employment terminates (before age 55 or at any age if not vested)	Member	18 months (29 months if member is disabled during first 60 days of Medical Continuation coverage)
	Spouse	18 months (29 months if spouse is disabled during first 60 days of Medical Continuation coverage)
	Child	18 months (29 months if child is disabled during first 60 days of Medical Continuation coverage)
Member's disability status ends and termination status starts	Member	18 months
	Spouse	18 months
	Child	18 months
Member's death	Surviving spouse	Until eligible for Medicare and Medicare Supplement
	Child	Until loss of eligibility
Divorce	Ex-spouse	Until eligible for Medicare and Medicare Supplement
	Child	Until loss of eligibility
Employment terminates for vested member at age 55 or older with at least five years of plan participation, and the sum of the years of plan participation and age at termination equals 70 or more (Rule of 70); retirement deferred. Eligible to waive the continuous coverage requirement with other employer-sponsored coverage.	Member	Until eligible for Medicare and Medicare Supplement
	Spouse	Until eligible for Medicare and Medicare Supplement
	Child	Until loss of eligibility
Early retirement for vested member at age 55 or older with at least five years of plan participation, and the sum of the years of plan participation and age at retirement equals 70 or more (Rule of 70). Eligible to waive the continuous coverage requirement with other employer-sponsored coverage.	Member	Until eligible for Medicare and Medicare Supplement
	Spouse	Until eligible for Medicare and Medicare Supplement
	Child	Until loss of eligibility
Early retirement for vested member at age 55 or older; fewer than five years' plan participation or the sum of the years of plan participation and age does NOT equal 70 or more.	Member	18 months
	Spouse	18 months
	Child	18 months
Child loses eligibility because of age.	Child	36 months
Employer withdraws employment classification from plan participation	No one	Not available