



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)

**SEMINARY**

**STUDENT**

**MEDICAL**

**COVERAGE**

*Provided through The Board of Pensions  
of the Presbyterian Church (U.S.A.)*

## Information and Enrollment Application

The Board of Pensions of the Presbyterian Church (U.S.A.) is charged with the responsibility of providing a variety of benefits to those serving the Church, and their dependents. Under the Terms of the Benefits Plan, “seminary students” are eligible to enroll in the medical coverage of the Benefits Plan.

A “seminary student” is any person enrolled full time in a theological seminary, graduate school of religion, divinity school, or school of Christian Education, who is not yet ordained as a minister of the Word and Sacrament. A student pursuing a Master’s of Christian Education is also eligible, providing the home congregation or presbytery will verify that status. Ordained minister members who terminate service to pursue post-graduate studies related to their continued service in the ministry may continue Benefits Plan participation during those studies.

### *Eligibility*

A student as defined above may subscribe for medical benefits if:

- A presbytery verifies that the student is under its care, has been classified as an “Inquirer” or “Candidate,” and is “in good faith” preparing for a church vocation within the Presbyterian Church (U.S.A.).
- The school verifies the student is enrolled full-time, as defined by the school.
- The student completes the Seminary Student Benefits Plan membership application and provides the anticipated date of graduation and the correct initial payment with the form.

Any graduated student who was not enrolled in the Benefits Plan for medical coverage at the time of graduation may not enroll in the plan until eligible service begins. In other words, if you are not in the Medical Plan prior to graduation, you cannot obtain coverage through the Board of Pensions until you have a call or a job with an employing organization which qualifies for coverage.

Graduated seminary students who were enrolled for medical coverage in the plan on the date of graduation and whose presbyteries require them to take additional courses (Continuing Pastoral Education or an internship, for example) may continue to participate on the seminary student status until the required courses are completed. Verification is required to confirm this status.

### *Open Enrollment*

Students must enroll for medical coverage between August 1 and September 30. If a student first enrolls at the seminary during the spring semester, that student has 30 days from the date the semester begins to enroll for medical coverage through the Board of Pensions.

Coverage begins the first of the month following the Board’s receipt of the application. Retroactive coverage is not permitted.

### *The exceptions to these enrollment guidelines are:*

1. If a seminary's enrollment period differs, the enrollment opportunity must still be for a fixed period, not to exceed 60-days. For example, if the Fall Semester starts in July, the 60 day fixed period would be from July 1 to August 31.
2. If there is a life changing event where the spouse loses coverage.
3. If at the time of the open enrollment period the student was not classified as an "Inquirer" or "Candidate," then the student can enroll within 30 days of receiving the aforementioned status.

Requests for other exceptions must be reviewed with the Board's Manager, Special Programs.

### *Verification Requirements*

Eligibility for continued plan participation is subject to annual verification by the presbytery regarding Inquirer/Candidate status for those studying for a Masters of Christian Education. The school must verify full-time student status each semester.

### *Dues*

The cost for this coverage (the Board uses the term "Dues") is based on the minimum salary for medical participation established by the Board and reflects the student's marital status and/or dependent responsibilities. Dependent medical coverage may be waived if the student provides evidence that a spouse and/or dependent(s) are currently covered under other medical coverage.

The student, the presbytery, or the home church sponsoring the seminary student may remit dues for medical coverage. Dues must be paid in advance for eligibility to be activated.

A seminary student who is employed in field service at least 20 hours per week as an intern can have dues remitted by the employing organization for partial participation (medical, death and disability) or full participation (medical, pension, death and disability). Upon termination of field service and return to school, the seminary student is eligible for medical participation only.

### *Available Coverage*

A student may subscribe for medical coverage only and is not eligible to subscribe for pension, death and disability benefits, or any optional benefits. Married couples who are both full-time seminary students do not have to enroll for individual plan membership in order to receive medical coverage. One student can cover the other student as spouse by electing the member and spouse coverage. Students are not eligible for HMO participation. Students who leave school for any reason other than graduation are eligible for 18 months of Medical Continuation following any free coverage period for which they may be eligible. Dues are assessed at the monthly medical continuation subscription rate, not the Seminary Student cost.

### *Transitional Participation Status*

Any seminary student who was not enrolled in the Benefits Plan medical coverage at the time of graduation may not enroll in the plan until eligible service begins.

Coverage under the seminary student status cannot normally be continued beyond the date of graduation except when the presbytery requires additional coursework in preparation for ordination or the student is continuing with post-graduate education but is not yet ordained. Otherwise, a student who has graduated from seminary and is actively seeking church-related work, as verified by his or her presbytery, is eligible to remit dues on the transitional participation basis for medical coverage only for no more than two years.

For more information about the transitional participation basis, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN).

### *Free Coverage*

Seminary students are eligible for 30 days free coverage following graduation, prior to remitting dues on the transitional participation basis if terminating their status before graduation. Free coverage will not be extended to graduated seminary students who will be continuing plan participation on the seminary student status for reasons of continuing education as specified earlier. Such students will be eligible for free coverage upon termination of the extended coverage.



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)

2000 Market Street, Philadelphia, PA 19103-3298  
800-773-7752 • 800-PRESPLAN • [www.pensions.org](http://www.pensions.org)

©2010 The Board of Pensions of the Presbyterian Church (U.S.A.)

**MED-120 7/10**