

(Informational letter that is sent to a seminary student who requests a seminary student enrollment packet)

Seminary Student Information

As a full-time seminary student who is a candidate or inquirer, you may enroll for benefits under the Medical Plan of the Benefits Plan of the Presbyterian Church (U.S.A.) during one of two periods. One is the annual open enrollment, August 1 through September 30. Alternatively, if you are first enrolling during the spring semester, you have thirty days from the date the semester begins to enroll for Medical Plan coverage.

Other than the annual open enrollment and the spring semester, the Board of Pensions will only accept enrollment applications within thirty days of an applicant's spouse losing coverage.

Enclosed is the *Guide to Your Healthcare Benefits* that outlines the medical benefits for which you (and your spouse and dependent children, if applicable) are eligible. The type of coverage is a PPO (preferred provider organization). You and your family may choose among doctors and hospitals, but can enjoy savings when you select providers who have agreed to negotiated, discounted fees through their participation in networks. You can use out-of-network doctors and hospitals and do not need referrals to seek specialist care. Where network providers are not available, the in-network benefit level applies.

To use your benefits effectively, you and your family can actively manage your own health status by adopting healthy lifestyles and using appropriate preventive care services. The Board also offers:

- **a prescription drug program** offering both retail and mail-order services for reasonable copays. The program encourages the use of generics but establishes copays for brand name drugs
- **disease management programs** to help those with chronic illnesses such as diabetes and heart problems
- **an employee assistance program** that helps members manage their stress and mental well-being, address marital and family concerns, cope with substance abuse, navigate career transitions, receive referrals on child care and senior care, get expert consultation on legal matters, and more
- **a 24-hour nurse hotline** that provides guidance on appropriate care for immediate problems, as well as answers to member questions about specific conditions or treatment recommendations.

When you graduate from seminary and begin seeking employment within the church, you may elect to continue medical coverage on the transitional participation basis. If you leave seminary for any reason other than graduation, you can subscribe to the Medical Continuation program's coverage for eighteen months.

Once you graduate and begin employment as an installed pastor, the Benefits Plan of the Presbyterian Church (U.S.A.) provides comprehensive benefits: pension, death, and

disability, as well as medical coverage paid for by your employing organization. You may also be eligible to enroll in the Benefits Plan through other church employment.

You would also have access to other optional programs: dental coverage, long-term care insurance, the 403(b)(9) Retirement Savings Plan and Supplemental Death Benefits. These programs are not open to you as a seminarian.

We are delighted to partner with you as you begin your life of service to the church. If you have questions, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN).