

*The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.*

## Summary

Eligible seminary students may purchase comprehensive healthcare coverage at **significantly reduced costs** through the Medical Plan of the Benefits Plan of the Presbyterian Church (U.S.A.). This coverage is the same as the healthcare coverage that ministers and employees have.

## Eligibility

Seminary students who are not otherwise employed in eligible service may enroll in the Board's healthcare coverage if

- the theological seminary, graduate school of religion, divinity school, or school of Christian education in which the student is enrolled annually verifies, in writing, that the student is enrolled **full time** as defined by the school;
- a presbytery annually verifies, in writing, that the student is under its care, and has been classified as **an inquirer or candidate for ordination**, preparing for a church vocation in the PC(USA); and
- the student completes and submits to the Board the Seminary Student Benefits Plan Membership Application with the first month's payment during the initial enrollment period (see the Seminary Student Healthcare Coverage Costs chart).

Seminary students may elect the Board's healthcare coverage only; they are not eligible for pension, death and disability, or optional benefits.

## Coverage Overview

The Medical Plan is a national church plan designed to care for the community of PC(USA) ministers, employees, and eligible family members.

This coverage includes

- preventive care benefits;
- hospital and medical/surgical coverage;
- behavioral health benefits;
- prescription drug coverage; and
- vision benefits.

Seminary students may choose one of two medical options:

- **PPO** (preferred provider organization)
- **EPO** (exclusive provider organization)

Both medical options offer access to the nation's largest network of medical providers (Blue Cross Blue Shield); the compassionate, knowledgeable support of Board of Pensions service representatives; and coverage of many of the same types of care. Both medical options also offer a well-being initiative, Call to Health, which reflects the Board's commitment to wholeness — the spiritual, health, financial, and vocational components of well-being.

The key distinctions follow:

- The PPO covers both in-network and out-of-network medical services; the EPO covers in-network medical services only.
- Non-formulary drugs are covered under the PPO but not the EPO.
- There is a copayment maximum for prescription drugs with the PPO but not the EPO. This distinction largely account for the differences in coverage costs (see chart on reverse side).

For further information, see the **Healthcare Coverage (PPO)** and **Healthcare Coverage (EPO)** overviews.

## Enrollment

The enrollment period for seminary student healthcare coverage is **August 1-September 15, 2018**, or within 60 days of the beginning of your full-time seminary enrollment date.\*

When electing coverage for spouses and/or dependents, members must provide supporting documentation before the enrollment is complete. Supporting documentation is a marriage certificate, birth certificate, legal documentation for wards, or letter of intent or decree for adoption.

\* Coverage begins the first of the month after the Board receives the application and all required documentation. Retroactive coverage is not available.

Seminary Student Healthcare Coverage Costs (Effective September 1, 2018)		
Coverage Level	Monthly	
	PPO	EPO
Member only	\$351.25	\$298.50
Member + Child(ren)	\$533.83	\$453.75
Member + Spouse	\$723.50	\$615.00
Member + Family	\$916.67	\$779.17

Healthcare coverage costs are subject to change annually.

Payments for the cost of coverage may be submitted by the student, presbytery, or home church sponsoring the seminary student. (Note: The bill/invoice will be in the student's name and sent to his/her mailing address.)

## Eligibility and Enrollment Exceptions

- If a seminary student experiences a qualifying life event, such as the loss of medical coverage from another source (a spouse's employer, for example), the student (and/or spouse) may enroll for healthcare coverage through the Board within 60 days.
- If a seminary student was not classified as an inquirer or candidate during the August 1-September 15, 2018, enrollment period, he or she may enroll within 60 days of being so classified.

*This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit [pensions.org](http://pensions.org) or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.*

