

*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

Ministers in Pastor's Participation and graduated seminary students are eligible for transitional participation coverage. At termination of eligible service, they may be able to continue most Benefits Plan coverage in effect on the termination date on a self-pay basis if they enroll for transitional participation coverage. They may not participate in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) or continue supplemental disability coverage.

Pastor's Participation provides for 30 days of medical coverage at no cost to the minister or employer, and 90 days of no-cost death benefits coverage for ministers who choose not to self-pay for that coverage under transitional participation. Transitional participation begins after any no-cost coverage period and is generally available for up to 24 months. Longer periods are available to members who are enrolled for full-time church-related studies or subject to a disciplinary process.

Once eligibility for transitional participation is exhausted, a member may enroll for medical continuation coverage or, if eligible, the Medicare Supplement Plan. For information, see Benefits Overview: Medical Continuation and Benefits Overview: Medicare Supplement for Retiring Members, both available on pensions.org.

## Eligibility

Transitional participation is available to graduated seminary students whose presbyteries verify their status and to members in Pastor's Participation who are

- actively seeking church service;
- enrolled for full-time church-related studies; or
- subject to a disciplinary process that leads to a temporary leave or unemployment.

## Costs

A member chooses whether to pay for transitional participation based on the congregational ministers' median salary or on his or her most recent effective salary (subject to dues minimums and maximums). Severance payments are included in effective salary.

Members whose effective salary is greater than the median should carefully consider which figure to be billed on. If they pay based on the median, the cost of medical and death and disability coverage may be lower. However, pension credit accruals and disability benefits would be based on the median as well, not on the greater, effective salary.

If a minister is scheduled to start a new, eligible service before no-cost medical coverage expires and wants to continue Pension Plan enrollment, death and disability coverage, and, if applicable, dental, and/or supplemental death coverage, he or she must continue to self-pay until the new service starts.

## Enrollment

Members must enroll for transitional participation within 60 days of the benefits termination date. They will receive a letter from the Board stating that date, and should ensure the date is correct; it may be different from the last day worked. Severance packages that include a continuation of employer-paid benefits extend the benefits termination date.

Members must complete the Transitional Participation Coverage Enrollment form, included in the termination materials they receive. Members who do not want to continue coverage for themselves or eligible family members do not need to do anything.

**Note: A member who does not continue medical and/or death benefits coverage may lose eligibility to later enroll for medical continuation coverage through the Board or the Medicare Supplement Plan and/or eligibility for retiree death benefits. Contact the Board for details.**

## Member Couples

The terminated member may continue the member couple's enhanced medical benefit by electing to continue medical coverage under transitional participation. Or, he or she may elect to be covered under his or her spouse, along with any eligible children, which would end member couple status. The member would then self-pay to continue Pension Plan participation and/or death and disability coverage under transitional participation.

Termination of employment is considered a qualifying life event, so the terminated member's spouse may also make dental and supplemental death coverage changes within 60 days of the event. The terminated member would not be subject to medical underwriting up to the level of supplemental death coverage he or she was enrolled for as a member.

*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.*

