



Administrative Rule 401: Participation - Effective Dates of Coverage

Benefits Plan Reference: Section 2 - Eligibility and Enrollment

Original Date: 01/2017

Revision Date: 01/2025

Upon hiring

Installed pastors

For ministers of the Word and Sacrament in installed positions, the effective date of coverage is the effective date of the call or the first day of service, provided that the employer enrolls the individual and the Board receives the dues within 12 months of the effective date of the call. If the employer enrolls the individual more than 12 months from the effective date of the call, the effective date of coverage will be 12 months prior to the date the individual was enrolled. Enrollment may not be earlier than the first day of service.

Other ministers of the Word and Sacrament and all other employees

For ministers who are not in installed positions and employees who are not ministers, the effective date of coverage will be the later of the (a) date they commence eligible employment, (b) the expiration of any employer waiting period, or (c) Jan. 1 of the year for which the employer first elected to offer the coverage to the member's employment classification, provided that the employer enrolls the individual within 30 days of the effective date.

For medical coverage, waiting periods can be no longer than 90 days; for pension participation, the waiting period can be no longer than three years. If the employer fails to enroll the individual, the enrollment is deferred until the following Annual Enrollment period.

Special enrollment periods

An employee may make benefits changes within 60 days of an *Eligible Life Change Event*. Eligible Life Change Events include: (i) birth, adoption, or the legal custody of a Child; (ii) marriage, (iii) divorce or legal separation, (iv) entitlement to Medicare for the *Member* or *Spouse*; (v) loss of other medical coverage for *Member* or *Eligible Family* members; (vi) *Eligible Employer* change in coverage for *Member* or *Eligible Family* member; or (vii) any other life change events as required by law.