

# Transitional participation coverage

When your eligible service ends, you may (if eligible) continue Benefits Plan participation on a self-pay basis through transitional participation.

## HOW IT WORKS

Transitional participation coverage is available on a self-pay basis if you are in Pastor's Participation or Minister's Choice and your Benefits Plan membership terminates because you are actively seeking church-related employment, enrolled in full-time, postgraduate church-related studies, or subject to a disciplinary process that leads to a temporary leave or unemployment.

Transitional participation is also available if you are a seminary graduate whose Medical Plan participation ends, and you are actively seeking church service or enrolled in full-time, church-related studies.

### Ministers of the Word and Sacrament

As outlined below, transitional participation allows you to continue most of the coverage in which you were enrolled as an active member of the Benefits Plan through Pastor's Participation or Minister's Choice.

Keep in mind that, even if you do not enroll in transitional participation coverage, Pastor's Participation provides one month of PPO medical coverage — at no cost to you or your employer — when your eligible service ends. Both Pastor's Participation and Minister's Choice provide three months of no-cost death benefits coverage, unless you choose to self-pay for that coverage under transitional participation. Transitional participation is generally available for up to 24 months. Longer periods are available if you are enrolled for full-time, church-related studies or subject to a disciplinary process. Annual verification from your presbytery is required for continued coverage.

Transitional participation allows you to continue supplemental death coverage if your death and disability coverage continues; you are not subject to medical underwriting up to the level of coverage for which you were enrolled as an active member. Transitional participation does not allow for continuation of supplemental disability coverage or for you to contribute to

the Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP). However, your employer may make postemployment contributions to your Retirement Savings Plan account for up to five years from the date of your termination.

### Member couple

If you are part of a member couple, you may continue the member couple enhanced medical benefit by electing to continue medical coverage under transitional participation. Or, you may elect to be covered under your spouse, along with any eligible children (you could then self-pay to continue Defined Benefit Pension Plan participation and/or death and disability coverage). Termination of your employment allows your spouse to make dental, vision eyewear, and supplemental death coverage changes within 60 days of the event.

### Seminary graduates

Your medical coverage through the Board of Pensions ends August 31 following your graduation. At that time, you become eligible for medical coverage through transitional participation for up to 24 months, with verification from your presbytery that you are actively seeking church service (longer periods are available if you are enrolled for full-time, church-related studies). Keep in mind that, if you elected the EPO or HDHP option as a seminary student, you will have PPO coverage in transitional participation.

## ENROLLMENT

To continue Benefits Plan participation beyond the benefits termination date, you must (within 60 days of your benefits termination date) provide the Board of Pensions with:

- your completed Transitional Participation Coverage Enrollment form, included in the termination materials you receive from the Board
- written verification from your presbytery that you are unemployed, actively seeking church service, or enrolled for full-time, church-related studies

If you do not want to continue coverage for yourself or eligible family members, you do not need to do anything. If you do not continue medical coverage through the Board when you are first eligible, you may not be able to enroll later.



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## DUES

If you are a minister, you choose whether to pay for transitional participation coverage based on the congregational ministers' median salary or your most recent effective salary (which includes severance payments) — subject to minimums and maximums. All other coverage is billed at the current cost of coverage.

If your effective salary is greater than the median, carefully consider which figure to use. When paying for transitional participation coverage based on the median, the monthly cost of medical (if applicable) 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 you are scheduled to start a new, eligible service before any no-cost medical coverage expires and want to continue Defined Benefit Pension Plan enrollment, death and disability coverage, and (if applicable) dental, vision eyewear, and/or supplemental death coverage, you must continue to self-pay until the new service starts.

Dues for medical coverage through transitional participation for graduated seminary students are based on the minimum annual dues for medical coverage.

## LEARN MORE

For more information, visit [pensions.org/members](https://pensions.org/members). If you have questions, speak with your employer, or call the Board at 800-PRESPLAN (800-773-7752) (TTY: 711).



### Potential cost savings

Costs may be more affordable than the healthcare marketplace



### Continuity of benefits

Up to 24 months of uninterrupted coverage (longer, with full-time, church-related studies)



### Transitional support

Uninterrupted benefits during employment transitions

*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](https://pensions.org) or call the Board at 800-PRESPLAN (800-773-7752) (TTY: 711) for a copy of the plan document.*

