

Transitional participation coverage

At termination of eligible service, you may (if eligible) continue medical coverage on a self-pay basis through transitional participation.

Once transitional participation is exhausted, you may enroll for medical continuation coverage or, if eligible, the Medicare Supplement Plan.

HOW IT WORKS

Transitional participation coverage is available on a self-pay basis if you are in Pastor's Participation 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 participation in the Medical Plan ends, and you are actively seeking church service or enrolled in full-time, church related studies.

Ministers of the Word and Sacrament

Transitional participation allows you to continue most of the coverage, including optional plans, in which you were enrolled as an active member of the Benefits Plan through Pastor's Participation.

Keep in mind that Pastor's Participation provides 30 days of PPO medical coverage — at no cost to you, or your employer — upon termination of eligible service. You also receive 90 days of no-cost death benefits coverage, unless you choose 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 if you are enrolled for full-time, church-related studies or subject to a disciplinary process.

Transitional participation allows for the continuation of supplemental death coverage, and you are not subject to medical underwriting up to the level of coverage you were enrolled

in as an active member. Transitional participation does not allow for continuation of supplemental disability coverage, or participation in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP). Your employer may, however, make postemployment contributions to your Retirement Savings Plan account for up to five years from the date of your termination.

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 would then self-pay to continue 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 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; and
- 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.



Transitional participation coverage

DUES

If you are a minister, you choose whether to pay for coverage through transitional participation based on the congregational ministers' median salary or your most recent effective salary (which includes severance payments) — subject to dues minimums and maximums. Optional 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 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 no-cost medical coverage expires and want to continue Pension Plan enrollment, death and disability coverage, and (if applicable) dental, 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 congregational ministers' median salary.

LEARN MORE

For more information, visit pensions.org/benefitsguidance. If you have questions, speak with your employer, or call the Board at 800-773-7752 (800-PRESPLAN).



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 or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

2000 Market Street | Philadelphia, PA 19103-3298 | 800-773-7752 (800-PRESPLAN)

pensions.org