

# Intentional Interim Pastors

## Benefit Guide for Workers

You possess a special role in our church. When there is a congregation in need of help – one who is trying to navigate the call process – you are there to help them through a difficult time of change and challenge. As a Servant of Christ, you help serve our ministries as they seek a shepherd.

Concordia Plan Services recognizes the unique role that you have in our LCMS community and the unique needs of Intentional Interim Pastors. Frequently changing assignments poses challenges with worker benefits and can create gaps in coverage while between assignments, often when needed most.

We now offer an exclusive benefit package designed specifically to meet your needs – which includes benefit coverage during times of transition from one assignment to another.

## Enrollment in the Plans

As an Intentional Interim Pastor (IIP), if you are working more than 20 hours a week you are eligible for enrollment in the Concordia Plans.

**Only** IIPs who are credentialed and reported to CPS by IMC Board representatives are eligible for the benefits included in this document.

## Concordia Retirement Plan (CRP):

Depending on your age, you may be eligible to enroll in the Concordia Retirement Plan as an active worker. Please see the chart below.

Pastor's Age	CRP	CRP Benefits
Age 65 or older	IIP can choose to waive CRP enrollment (Package A)	Pension benefits can begin or continue without future interruption.
	IIP can choose to be enrolled in CRP as an active worker (Package B)	Pension benefits will be suspended and the IIP can choose to receive in-service benefit payments or not to receive benefits.  You will accrue creditable service in the CRP; any payments received will affect subsequent benefit amounts.
Under 65 years of age	Automatically enrolled in the CRP as an active worker	If the Primary Retirement Benefit is being paid due to early retirement, payments will be suspended.  You will accrue creditable service in the CRP.

The cost for the CRP is paid by your employer.

### SPECIAL CONSIDERATIONS FOR IIP'S AGE 65 OR OVER:

As noted in the chart above, **if you are age 65 or over and a retiree, you are able to serve those in need without any interruption to your retirement benefits.**

- Pension benefit will continue without interruption or you can initiate the retirement process to begin receiving benefits while serving (resulting in smooth, low-maintenance transitions between assignment and non-assignment status).
- Can continue current Medicare coverage (see page 3 for more CHP information)
- Benefits savings realized by assigned employer may be considered during pre-assignment conversations between IIP and employer.

However, you do have the option to be enrolled in the CRP as an active worker. Before being enrolled in CRP as an active worker, here are some things to expect:

- Any CRP benefits you are currently receiving as a retiree will be suspended
- You may choose to apply for an in-service benefit from the CRP
- You will accrue creditable service and benefits in the CRP
- You will be enrolled in and eligible to receive disability benefits and Basic Life insurance benefits through the CDSP
- You have the option to enroll in the CHP Healthy Me B option (see page 3 for more CHP information)

## Concordia Disability and Survivor Plan (CDSP):

The CDSP provides active workers with disability benefits during times of approved disability and Basic Life insurance benefits. Only active workers who are enrolled in the CRP are enrolled in the CDSP. If you are eligible, you will be automatically enrolled in this plan and the cost is paid by the ministry.

## Concordia Retirement Savings Plan (CRSP):

You are eligible to save in the CRSP. One of the many benefits of contributing to the CRSP is the tax-advantages it provides. You have the opportunity to save on a pre-tax basis, after-tax Roth basis or both. When you save on a pre-tax basis, your savings will be withheld on a pre-income tax and pre-SECA basis. There are also housing allowance considerations for rostered workers that you may be eligible to take advantage of if you save in the CRSP. IRS limits apply.

To contribute to the CRSP, complete a Salary Deferral form. Visit [ConcordiaPlans.org/IIP](http://ConcordiaPlans.org/IIP) for more information.

## Concordia Health Plan (CHP)

You may be eligible to be enrolled in the Concordia Health Plan. CHP benefit eligibility is based on your age and CRP enrollment. **Healthy Me B** is the designated CHP option in which all eligible IIPs desiring CHP coverage are enrolled. Please see the chart below:

Pastor's Age	CHP Options	CHP Options for Dependents
Age 65 or older and waived CRP enrollment (Package A)	Not eligible for CHP coverage*	<ul style="list-style-type: none"> <li>Dependents under the age of 65 can be enrolled in Healthy Me B option</li> <li>Dependents age 65 or older are not eligible for CHP coverage*</li> </ul>
Age 65 or older and enrolled in the CRP (Package B)	<ul style="list-style-type: none"> <li>May elect Healthy Me B</li> <li>May be eligible for Medicare Premium Plus through the Small Employer Exception (if applicable)</li> </ul>	<ul style="list-style-type: none"> <li>Dependents under the age of 65 can be enrolled in Healthy Me B</li> <li>Dependents over the age of 65 are eligible only for the same option in which the pastor enrolled</li> </ul>
	<ul style="list-style-type: none"> <li>May choose not to enroll in the CHP</li> </ul>	<ul style="list-style-type: none"> <li>Dependents are not eligible for CHP coverage</li> </ul>
Under 65 years of age	<ul style="list-style-type: none"> <li>May elect Healthy Me B</li> </ul>	<ul style="list-style-type: none"> <li>Dependents under the age of 65 can be enrolled in Healthy Me B</li> <li>Dependents over the age of 65 can be enrolled in Healthy Me B or in Medicare Premium Plus through the Small Employer Exception (if applicable)</li> </ul>
	<ul style="list-style-type: none"> <li>May decline coverage in the CHP</li> </ul>	<ul style="list-style-type: none"> <li>Dependents are not eligible for the CHP</li> </ul>

\* If you or your dependents, age 65 or older, are enrolled in Medicare and Medicare supplemental coverage, you may continue that coverage.

For information about our CHP benefits, visit [ConcordiaPlans.org/IIP](http://ConcordiaPlans.org/IIP).

The Healthy Me B plan includes vision and dental benefits. Your employer is required to pay for at least 50% of the self-only coverage. They may choose to provide greater coverage support, but cannot pay less than the required amount.

## Rates for Intentional Interim Pastors: 2019

Coverage	Healthy Me B Medical/ Prescription	Dental*	Vision*
Self	\$634.85	\$36.66	\$13.53
Self & Spouse	\$1276.05	\$76.99	\$28.82
Self & Children	\$1060.20	\$65.99	\$30.98
Family	\$1701.40	\$106.31	\$50.47

\*Although dental and vision are listed separately, they are to be included in the benefits being offered.

Healthy Me B is a qualified high deductible health plan, and can be paired with a Health Savings Account or a Health Reimbursement Account. These accounts can help you manage the cost of healthcare.

## Benefits during Transition

As you transition from one assignment to another, one of the greatest concerns is the continuation of your benefits during that time. Out of great appreciation for the work that you do, if you have been participating in a Concordia Plan immediately prior to a transition time, the cost of your coverage under that plan will be waived during the transition period.\* During this time, you will receive:

- Continued benefit accruals under the CRP (if enrolled in the plan as an active worker)
- CDSP benefits (if enrolled in the CDSP as an active worker)
- Opportunity to continue to contribute to the CRSP
- CHP coverage for IIP and enrolled dependents (if enrolled while active)

**IMPORTANT!** If the transition time is **longer** than three months, your enrollment in the CRP and CDSP will end. You will have the option to continue your CHP coverage; however, you will be required to pay for the cost of the extended coverage. If you or any dependents are age 65 or older, your/her coverage options will be limited to Medicare Supplemental Coverage.

*\*If you choose to retire, (i.e., begin or restart benefit payments from the CRP) and therefore not transitioning to another assignment, you will not be eligible for the three months of extended benefits coverage. Benefits will end on the last day of your assignment.*

## Questions?

If you have questions about the benefits being offered, please do not hesitate to contact: Dave Henrichs ([Dave.Henrichs@ConcordiaPlans.org](mailto:Dave.Henrichs@ConcordiaPlans.org)) or Mark Borchert ([Mark.Borchert@ConcordiaPlans.org](mailto:Mark.Borchert@ConcordiaPlans.org)).