

Intentional Interim Pastors

Enrollment Guide – Employers

Intentional Interim Pastors (IIPs) are there when needed most. They help ministries during their difficult challenge of preparing for new pastors to fill their vacancies.

Recognizing the unique role that IIPs have in the LCMS community, Concordia Plan Services now offers an exclusive benefit package to this unique group of pastors – ***which includes benefit coverage during times of transition from one assignment to another.***

Enrollment in the Plans

Effective January 1, 2019, a benefits package specifically designed to meet the unique needs of IIPs became available. IIPs who are working more than 20 hours a week are eligible for benefits.

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

IIPs should complete the IIP Enrollment Form (contact CPS for a form). Please review the form, sign it and return it to Concordia Plan Services. **Do not enroll the IIP through the Employer Portal.**

Concordia Retirement Plan (CRP):

Depending on age and the number of hours worked per week, an IIP has a choice to continue participation 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 to be paid or continue to be paid
	IIP can choose to enroll 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 benefit payments. The IIP will accrue additional creditable service in the CRP; any benefits payments received will affect the subsequent benefit amount
Under 65 years of age	Enroll the IIP in the CRP as an active worker	Any Primary Retirement Benefit payments being paid due to early retirement will be suspended and the IIP will accrue additional creditable service in the CRP

The cost for the CRP is paid by the ministry and is based on a percentage of the worker's or IIP's salary.

Should an IIP over the age of 65 be enrolled in the CRP?

If the IIP is already receiving his Primary Retirement Benefit, he may want to continue receiving those benefits without interruption and not be enrolled in the CRP.

However, an IIP over the age of 65 can choose to be enrolled in the CRP as an active worker. Here are some things to consider:

- He will need to be enrolled in the CDSP and will be eligible for disability and Basic Life benefits
- He will have the option to enroll in the CHP Healthy Me B option
- He can select CHP coverage for dependents over the age of 65

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 IIPs who are enrolled in the CRP may be enrolled in the CDSP.

The cost for the CDSP is paid by the ministry and is a percentage of the IIP's salary.

Concordia Retirement Savings Plan (CRSP):

Because they are considered self-employed, IIPs are able to save in the CRSP 403(b). IIPs can save on a pre-tax basis, after-tax Roth basis or both. When contributing to the CRSP on a pre-tax basis, an IIP's contributions are withheld on a pre-income tax and pre-SECA basis. IRS contribution limits apply.

To contribute to the CRSP, the IIP should complete a Salary Deferral form.

Concordia Health Plan (CHP)

The IIP may elect coverage in the Concordia Health Plan. CHP benefit eligibility is based on the IIP's 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"> Dependents under the age of 65 can be enrolled in the Healthy Me B Dependents age 65 or older are not eligible for CHP coverage*
Age 65 or older and enrolled in the CRP (Package B)	<ul style="list-style-type: none"> May elect Healthy Me B May be eligible for Medicare Premium Plus through the Small Employer Exception (if applicable) 	<ul style="list-style-type: none"> Dependents under the age of 65 can be enrolled in Healthy Me B Dependents over the age of 65 are eligible only for the same option in which the pastor enrolled
	<ul style="list-style-type: none"> May choose not to enroll in the CHP 	<ul style="list-style-type: none"> Dependents are not eligible for CHP coverage
Under 65 years of age	<ul style="list-style-type: none"> May elect Healthy Me B 	<ul style="list-style-type: none"> Dependents under the age of 65 can be enrolled in Healthy Me B Dependents over the age of 65 can be enrolled in Healthy Me B or in Premium Plus through the Small Employer Exception (if applicable)
	<ul style="list-style-type: none"> May decline coverage in the CHP 	<ul style="list-style-type: none"> Dependents are not eligible for the CHP

* If the IIP or their dependents, age 65 or older, are enrolled in Medicare and Medicare supplemental coverage, they simply continue that coverage.

The Healthy Me B Option offered to IIPs includes vision and dental benefits. The ministry's share for the cost of coverage must be at least 50% of the self-only coverage for the Pastor. Ministries may choose to pay more of the IIP's coverage, but cannot pay less than the required amount. The IIP Healthy Me B Option cost is described below.

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 to the IIP.

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 be used to assist with the cost of healthcare.

Benefits during Transition

A key benefit for IIPs is transitional coverage between assignments. Benefits continue for up to three months* between assignments and coverage costs are waived during this transition period. During the transition period, the IIP will receive:

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

The IIP's enrollment in the CRP and CDSP will end if his next assignment does not begin within three months. The IIP will have the option to continue CHP coverage beyond the three month transition period; however, he will be required to pay the entire cost of this extended coverage. If the pastor or any dependents are age 65 or older, he/she will be limited to the Medicare Supplemental Coverage options.

**If the IIP chooses to retire and is not transitioning to another assignment, he will not be eligible for the three months of extended benefits coverage. Benefits will end on the last day of his assignment.*

Questions?

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