



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 Plans 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

A benefits package specifically designed to meet the unique needs of IIPs was created in 2019. 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 Concordia Plans are eligible for the benefits included in this document.

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

Note: To ensure proper billing for the plans, CPS should be notified in writing as soon as an IIP assignment completion date has been determined.

Concordia Retirement Plan (CRP) Pension:

Depending on age and the number of hours worked per week, an IIP has a choice to continue participation in the Concordia Retirement Plan pension 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 pension enrollment (Package A).	Pension benefits can begin to be paid or continue to be paid.
	IIP can choose to enroll in CRP pension 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 pension; any benefits payments received will affect the subsequent benefit amount.
Under 65 years of age	Enroll the IIP in the CRP pension 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 pension.

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

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

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 pension.

However, an IIP over the age of 65 can choose to be enrolled in the CRP pension 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 HSA A.
- 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 pension 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) 403(b):

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 403(b) 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 403(b), 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 HSA A** 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 pension 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 HSA A. Dependents age 65 or older are not eligible for CHP coverage.*
Age 65 or older and enrolled in the CRP pension (Package B)	<ul style="list-style-type: none"> May elect Healthy Me HSA A. Medicare options exist and can be reviewed on the Concordia Plans website. See note below for more information.* 	<ul style="list-style-type: none"> Dependents under the age of 65 can be enrolled in Healthy Me HSA A. 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 HSA A. 	<ul style="list-style-type: none"> Dependents under the age of 65 can be enrolled in Healthy Me HSA A. Dependents over the age of 65 can be enrolled in Healthy Me HSA A or in Medicare. Medicare options exist and can be reviewed on the Concordia Plans website. See note below for more information.*
	<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 or in Medicare Advantage benefits, they simply continue that coverage. IIPs have Medicare options normally available only to CPS retirees. Visit ConcordiaPlans.org/retirees/choosing-retiree-health-coverage for more information.

The **Healthy Me HSA A** offered to IIPs includes Dental Premium and Vision Premium. 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 HSA A** Option cost is described below.

Monthly Rates for Intentional Interim Pastors: 2022

Coverage	Healthy Me HSA A Medical/ Prescription	Dental*	Vision*	Total
Self	\$742.24	\$36.94	\$14.92	\$794.10
Self & Spouse	\$1,491.90	\$77.57	\$31.78	\$1,601.25
Self & Children	\$1,239.54	\$77.57	\$34.17	\$1,351.28
Family	\$1,989.20	\$120.06	\$55.65	\$2,164.91
Child Only	\$497.30	\$40.63	\$19.25	\$557.18

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

Healthy Me HSA A is a health savings account compatible plans, 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.

Completing an IIP Assignment

Please notify Concordia Plans in writing as soon as an IIP assignment completion date has been determined. Ministries with IIPs enrolled in **Healthy Me HSA A** will continue to be billed for IIP coverage until we have this information.

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 pension (if enrolled in the plan as an active worker).
- CDSP benefits (if enrolled in the CRP pension 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 pension 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).