

Medical Provisions for Inquirers and Candidates

Full-time theological students who are enrolled by presbyteries as Inquirers and Candidates are eligible to participate in the medical provisions of the Benefits Plan of the Presbyterian Church (USA). An application form must be requested from the Board of Pensions, completed, and returned. Information on changes in the Plan can be secured from your Regional Service Team in Philadelphia (800-773-7752) or on the Board of Pensions Web Page located at www.pensions.org. The information is also provided annually through the Office of Resourcing Committees on Preparation for Ministry.

1. The CPM moderator should inform students of their eligibility to participate in the Plan's medical provisions.
2. Students may enroll for medical benefits as follows:

Students can only enroll between August 1 and September 30 to coincide with the beginning with the beginning of the academic year. If a student is **first** enrolling in seminary for the spring semester, the student has 30 days from the date the semester begins to enroll.

Dues percentage (2002)

Self only	9.3%
Self and Spouse	14.4%
Self and Children	14.4%
Self, spouse and children	16.5%

3. Dues, deductibles and copay limits are based on the major medical minimum participation basis which is equal to 55% of the churchwide median salary. For 2002:

Churchwide Median Salary: \$42,000

Annual Dues based on 55% of \$42,000 or \$23,100

9.3% of \$23,100 or \$2,148.30

14.4% of \$23,100 or \$3,326.40

16.5% of \$23,100 or \$3,811.50

Member medical deductible equal to:

In network	1% or \$231; copay limit 4% or \$920
Out of network	1.5% or \$346; copay limit 8% or \$1,840

For spouse, children or family coverage there is a maximum of 2 deductibles or \$462 in network and \$693 out of network; copay limits are the same as above.

In 2002 copays for office visits do not apply to deductible.

4. The Board encourages the student's sponsoring church, presbytery, and/or employing organization to contribute toward the cost of major medical coverage.
5. New members must request application forms from the Board and complete an "Application for Membership" form for all family members enrolling in the Plan.
6. **Enrollment procedures:**

(1) Student requests application forms from the Board.

- (2) Verification of status within the presbytery is obtained.
- (3) Seminary verification of full-time student status is obtained.
- (4) Student completes Application for Membership.
- (5) Student mails completed forms to the Board of Pensions and keep a copy for your records.