Transitional Interim Ministry Pastors

Benefit Guide for Workers

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

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

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

Eligibility and Enrollment in the Plans

To qualify for the unique Transitional Interim Ministry Pastor benefits offered by Concordia Plans, you must be on the official, authorized TIM Pastors list. The Interim Ministry Conference determines eligibility and all eligibility questions should be directed to them. Visit **lcmstim.org/tim-practitioner-resources/tim-concordia-plans** for more information.

Newly Trained/Credentialed TIM Pastors: If you have completed training and one interim assignment or call (or nearly completed), please contact the IMC to determine your eligibility to participate. Once your eligibility has been established, you can download a TIM Pastor Enrollment form. Return the completed form to Concordia Plans, making sure it's signed by both you and the ministry's representative.

Experienced TIM Pastors (pastors currently serving, or has served at least once, as a TIM Pastor in a congregation)

- **Once a call commencement date is known,** complete and return a **TIM Pastor Change of Status form** to Concordia Plans, making sure it's signed by both you and the ministry's representative.

NOTE: If not enrolled in the Concordia Health Plan (CHP) while in your most recent assignment, you will not be eligible for the "up to three months" TIM Pastor Extension of CHP coverage between assignments. However, you can purchase individual insurance coverage from CPS as long as you provide proof of insurance coverage up until your previous call/assignment ended.

- **Prior to beginning a new assignment,** download a TIM Pastor Enrollment Form and return the completed form to Concrodia Plans, making sure it's signed by both you and the ministry's representative.
  - > **TIM Pastor Under Age 65 Enrollment Form**
  - > **TIM Pastor Age 65 or Older Enrollment Form**

Concordia Retirement Plan (CRP) Pension:

Depending on your age, and hours worked per week, you may be eligible to enroll in the CRP pension as an active worker. Please see the chart below.

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

The cost for the CRP pension is paid by your employer.

Special considerations for TIM Pastors 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).

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

- Any CRP pension benefits you are currently receiving as a retiree will be suspended.
- You may choose to apply for an in-service benefit from the CRP pension.
- You will accrue creditable service and benefits in the CRP pension.
- You will be enrolled in and eligible to receive disability benefits and Basic Life insurance benefits through the Concordia Disability and Survivor Plan.
- You have the option to enroll in the Concordia Health Plan Healthy Me HSA A option (see page 3 for more 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 pension 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) 403(b):

You are eligible to save in the CRSP 403(b). 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 403(b). IRS limits apply.

To contribute to the CRSP 403(b), complete a Salary Deferral form. Visit **ConcordiaPlans.org/TIMPastors** 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 CRP pension enrollment. **Healthy Me HSA A** is the designated CHP option in which all eligible TIM Pastors 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.	• Dependents under the age of 65 can be enrolled in Healthy Me HSA A option. • Dependents age 65 or older are not eligible for CHP coverage.
Age 65 or older and enrolled in the CRP pension (Package B)	• May elect Healthy Me HSA A.	• 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.
	• May choose not to enroll in the CHP.	• Dependents are not eligible for CHP coverage.
Under 65 years of age	• May elect Healthy Me HSA A.	• Spouses, regardless of age, and dependents up to age 26, can be enrolled in Healthy Me HSA A.
	• May decline coverage in the CHP.	• Dependents are not eligible for the CHP.

The Healthy Me HSA A plan includes Dental Premium and Vision Premium. 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. For information about our CHP benefits, visit **ConcordiaPlans.org/TIMPastors**.

Monthly Rates for Transitional Interim Ministry Pastors: 2026

Coverage	Healthy Me HSA A Medical/ Prescription (BCBS)	Dental*	Vision*	Total
Self	$825.53	$42.75	$16.44	$884.72
Self & Spouse	$1,659.32	$89.78	$35.02	$1,784.12
Self & Children	$1,378.64	$89.78	$37.65	$1,506.07
Family	$2,212.42	$138.94	$61.32	$2,412.68

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

Healthy Me HSA A 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 health care.

Completing a TIM Pastor Assignment

When you and the ministry where you are serving your TIM Pastor assignment determine a completion date, be sure to complete a **TIM Pastor Change of Status form**.

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 pension.
- CDSP benefits.
- CHP coverage for TIM Pastors and enrolled dependents.

IMPORTANT! If the transition time is ***longer*** than three months, your enrollment in the CRP pension 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 choose to retire, (i.e., begin or restart benefit payments from the CRP pension) 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 the month coinciding with your final day of work.*

Questions?

If you have questions about the benefits being offered, please contact Jason Williams at **Jason.Williams@ConcordiaPlans.org.**