# Transitional Interim Ministry Pastors

## Benefit Enrollment Guide – Employers

Transitional Interim Ministry Pastors are there when needed most. They help congregations during the difficult challenge of preparing for new pastors to fill their vacancies.

Recognizing the unique role that TIM Pastors 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.***

## Eligibility and Enrollment in the Plans

Transitional Interim Ministry Pastors must be on the official, authorized list of TIM Pastors to qualify for the unique TIM Pastor benefits offered by Concordia Plans. The Interim Ministry Conference determines eligibility and all eligibility questions should be directed to them. Please email **credentialing@interimministrylcms.org** with eligibility questions.

**Newly Trained/Credentialed TIM Pastors**: If the TIM Pastor has been credentialed by the IMC Board, have him complete and return the TIM Pastor Enrollment form to Concordia Plans. Please ensure it's signed by both you (the ministry's representative) and the TIM Pastor.

**Experienced TIM Pastors** (either currently serving in, or having served in at least one, congregation as their TIM Pastor)

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

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

- Prior to a TIM Pastor beginning a new assignment, complete and return the TIM Pastor Enrollment form to Concordia Plans. Please ensure it's signed by both you (the ministry's representative) and the TIM Pastor.

  > **TIM Pastor Under Age 65 Enrollment Form**
  > **TIM Pastor Age 65 or Older Enrollment Form**



CONCORDIA PLANS

## Concordia Retirement Plan (CRP) Pension:

Depending on age and the number of hours worked per week, a TIM Pastor has the choice to continue participation 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 to be paid or continue to be paid. |
| | TIM Pastor can choose to enroll 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 benefit payments. The TIM Pastor 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 TIM Pastor in the CRP pension as an active worker. | Any Primary Retirement Benefit payments being paid due to early retirement will be suspended and the TIM Pastor will accrue additional creditable service in the CRP pension. |

### Should a TIM Pastor over the age of 65 be enrolled in the CRP pension?

**If the TIM Pastor 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, a TIM Pastor 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 be enrolled in the CDSP.
- 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.

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

## 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 TIM Pastors 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 TIM Pastor's salary.

## Concordia Retirement Savings Plan (CRSP) 403(b):

Because they are considered self-employed, TIM Pastors are able to save in the CRSP 403(b). TIM Pastors 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, a TIM Pastor'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 TIM Pastor should complete a **Salary Deferral form**.

## Concordia Health Plan (CHP)

TIM Pastors may elect coverage in the CHP, and benefit eligibility is based on the TIM Pastor's CRP 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 the **Healthy Me HSA A**.<br>• 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**.<br>• 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** offered to TIM Pastors 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 TIM Pastor's coverage, but cannot pay less than the required amount. The TIM Pastor's **Healthy Me HSA A** Option cost is described on the next page.

## Monthly Rates for Transitional Interim Ministry Pastors: 2026

| Coverage | Healthy Me HSA A Medical/ Prescription | 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 to the TIM Pastors.*

**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 be used to assist with the cost of health care.

## Completing a TIM Pastor Assignment

Please complete a **TIM Pastor Change of Status form** as soon as a TIM Pastor's assignment completion date has been determined. Ministries with TIM Pastors enrolled in **the Concordia Plans (Package B)** will continue to be billed until we have this information.

## Benefits during Transition

A key program feature for TIM Pastors is transitional coverage between assignments. If enrolled in the Plans as an active worker, benefits continue for up to three months* between assignments and coverage costs are waived during this transition period.

During the transition period, TIM Pastors will receive:

- Continued benefit accruals under the CRP pension.
- CDSP benefits.
- Continued CHP coverage for TIM Pastors and enrolled dependents.

The TIM Pastor's enrollment in the CRP pension and CDSP will end if his next assignment does not begin within three months. The TIM Pastor 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 TIM Pastor 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 the month coinciding with his final day of work.*

### Questions?

If you have questions about the enrollment process or benefits being offered for TIM Pastors, please do not hesitate to contact Jason Williams at **Jason.Williams@ConcordiaPlans.org.**