

Item	Early Retirees	Retirees	Surviving Spouses
Eligibility Criteria	Active/disabled Clergy or Lay persons of the Eastern Synod who have retired and have not attained age 65, and were either participating in the plan immediately prior to retirement or were not participating due to spousal coverage	Active/disabled Clergy or Lay persons of Eastern Synod who have retired and have attained age 65, and were either participating in the plan immediately prior to retirement or were not participating due to spousal coverage Early Retirees are eligible at age 65 provided they were participating in Early Retiree benefits immediately prior to age 65	Surviving Spouses of active, disabled, early retired, or retired Clergy or Lay persons of the Eastern Synod who were either participating in plan immediately prior to death or were not participating due to spousal coverage
Dependents	An eligible spouse and eligible children (as defined in the contract) are covered	An eligible spouse and eligible children (as defined in the contract) are covered	Eligible children (as defined in the contract) are covered
Participation	Participation is voluntary. There is a one-time opportunity to participate. If, at any time, an individual decides not to participate in Early Retiree benefits, they must sign a form acknowledging they will not be eligible for Early Retiree, Retiree or Surviving Spouse benefits in the future. There is a "spousal coverage exception" to this rule – details on the following page.	Participation is mandatory for all individuals eligible for premium exemption. Participation is voluntary for all others. An eligible individual has the one-time opportunity to enrol within 31 days of retirement. If, at any time, an individual decides not to participate in Retiree benefits, they must sign a form acknowledging they will not be eligible for Retiree or Surviving Spouse benefits in the future. There is a "spousal coverage exception" to this rule – details on the following page.	Participation is mandatory for all individuals eligible for premium exemption. Participation is voluntary for all others. There is a one-time opportunity to participate. If, at any time, an individual decides not to participate in Surviving Spouse benefits, they must sign a form acknowledging they will not be eligible for Surviving Spouse benefits in the future. There is a "spousal coverage exception" to this rule – details on the following page.
Effective Date	The first day of retirement (Note that any rate change will occur the first of the month coincident with or following retirement)	Active or Disabled – The first day of retirement Early Retirees – 65 th birthday (Note that any rate change will occur the first of the month coincident with or following retirement/65 th birthday)	The date of death If the Surviving Spouse is eligible for the 2-year survivor benefits provided under the active plan, the effective date for the Surviving Spouse plan will be two years from the date of death. (Note that any rate change will occur the first of the month coincident with or following date of death/2 years from date of death)
Late Entrant	If there is a delay in enrolling an Early Retiree due to administration delay or error, the effective date will not change and premium will be required from the effective date.	If there is a delay in enrolling a Retiree due to administration delay or error, the effective date will not change and premium will be required from the effective date.	If there is a delay in enrolling a Surviving Spouse due to administration delay or error, the effective date will not change and premium will be required from the effective date.

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Spousal Coverage Exception	<p>An Early Retiree who was not participating in the plan immediately prior to retirement due to spousal coverage can decide to join the plan at any time. Coverage will be effective as of the date the spouse's coverage terminated, and premium will be required from the first of the month coincident with or following the termination date. If spousal coverage has not terminated at the time of application, coverage will be retroactive to the date of retirement and premium will be required from the first of the month coincident with or following retirement.</p> <p>An Early Retiree can decide at any time to terminate coverage under the plan due to spousal coverage and join the plan again at a later date. Coverage will be effective as of the date the spouse's coverage terminated, and premium will be required from the first of the month coincident with or following the spousal termination date. If spousal coverage has not terminated at the time of application, coverage will be retroactive to the date of termination under the ELCIC plan, and premium will be required from the first of the month coincident with or following that date of termination.</p>	<p>A Retiree who was not participating in the plan immediately prior to retirement, or the Early Retiree benefits immediately prior to age 65, due to spousal coverage can decide to join the plan at any time. Coverage will be effective as of the date the spouse's coverage terminated, and premium will be required from the first of the month coincident with or following the termination date. If spousal coverage has not terminated at the time of application, coverage will be retroactive to the date of retirement and premium will be required from the first of the month coincident with or following retirement.</p> <p>A Retiree can decide at any time to terminate coverage under the plan due to spousal coverage and join the plan again at a later date. Coverage will be effective as of the date the spouse's coverage terminated, and premium will be required from the first of the month coincident with or following the spousal termination date. If spousal coverage has not terminated at the time of application, coverage will be retroactive to the date of termination under the ELCIC plan, and premium will be required from the first of the month coincident with or following that date of termination.</p>	<p>The Surviving Spouse of an individual who was not participating in the plan immediately prior to death due to spousal coverage can decide to join the plan at any time. Coverage will be effective as of the date the coverage terminated, and premium will be required from the first of the month coincident with or following the termination date. If coverage has not terminated at the time of application, coverage will be retroactive to the date of death and premium will be required from the first of the month coincident with or following death.</p> <p>A Surviving Spouse can decide at any time to terminate coverage under the plan due to alternate coverage and join the plan again at a later date. Coverage will be effective as of the date the alternate coverage terminated, and premium will be required from the first of the month coincident with or following the alternate termination date. If alternate coverage has not terminated at the time of application, coverage will be retroactive to the date of termination under the ELCIC plan, and premium will be required from the first of the month coincident with or following that date of termination.</p>

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Premium Contribution	Early Retirees pay 100% of the premium	<p>The Eastern Synod will pay 100% of the premium on behalf of Retired Clergy (age 65+) who:</p> <ul style="list-style-type: none"> a. did not retire before the age of 55, and b. have been in active service, or on disability, and on the roster of the synod for at least ten years within the fifteen year period immediately preceding their retirement effective date, and c. for at least ten years within the fifteen year period immediately preceding the retirement effective date, the pastor must have met at least one of the following criteria: <ul style="list-style-type: none"> - called and employed by a congregation - called and employed by the synod (e.g. synod staff, Edgewood Executive Director, campus chaplain) - called and employed by the ELCIC as a missionary in a foreign country - called by the synod and employed by an employer who did not provide an extended health care benefit plan for employees, and d. are not eligible for similar benefits under another plan <p>The Eastern Synod will pay 100% of the premium on behalf of Retired Lay persons (age 65+) who:</p> <ul style="list-style-type: none"> a. did not retire before the age of 55, and b. have been employed by the synod OFFICE for a minimum of fifteen years immediately preceding their retirement effective date, and c. are not eligible for similar benefits under another plan. <p>A congregation may pay all or a portion of premium on behalf of Lay persons who have been employed by the congregation according to individual policies.</p> <p>All other Clergy or Lay persons pay 100% of the premium.</p>	<p>The Eastern Synod will pay 100% of the premium on behalf of Surviving Spouses of:</p> <ul style="list-style-type: none"> a. active/disabled Clergy, or b. active/disabled Lay persons employed by the synod OFFICE, or c. early retired Clergy that would have been eligible for premium exemption at age 65, or d. early retired Lay persons of the synod OFFICE that would have been eligible for premium exemption at age 65, or e. retired Clergy that were eligible for premium exemption, or f. retired Lay persons of the synod OFFICE that were eligible for premium exemption. <p>A congregation may pay all or a portion of premium on behalf of Surviving Spouses of Lay persons who have been employed by the congregation according to individual policies.</p> <p>All other Surviving Spouses pay 100% of the premium.</p>

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Overdue Premium	<p>If premium is overdue 3 months, coverage will terminate effective the end of last month's payment. This may be waived in extenuating circumstances at GSI's discretion.</p> <p>If coverage terminates due to non-payment of premium, the individual will not be eligible to participate in the Early Retiree, Retiree, or Surviving Spouse benefits in the future.</p>	<p>If premium is overdue 3 months, coverage will terminate effective the end of last month's payment. This may be waived in extenuating circumstances at GSI's discretion.</p> <p>If coverage terminates due to non-payment of premium, the individual will not be eligible to participate in the Retiree or Surviving Spouse benefits in the future.</p>	<p>If premium is overdue 3 months, coverage will terminate effective the end of last month's payment. This may be waived in extenuating circumstances at GSI's discretion.</p> <p>If coverage terminates due to non-payment of premium, the individual will not be eligible to participate in the Surviving Spouse benefits in the future.</p>
Move outside the territory of the Eastern Synod	<p>If an Early Retiree moves from the territory of the Eastern Synod, his/her coverage will terminate three months following the date of the move. Premium will be required to the end of the termination month.</p> <p>If an Early Retiree moves back to the territory of the Eastern Synod, their coverage will be reinstated effective the date of the move. If the Early Retiree is a pastor, they must also be on the Eastern Synod roster before benefits are reinstated. Premium will be required starting the first of the following month.</p> <p>It is the responsibility of the Early Retiree to notify GSI within 60 days of their return to the Eastern Synod. If an Early Retiree does not notify GSI within 60 days, he/she will not be eligible for the Early Retiree, Retiree, or Surviving Spouse plans in the future.</p>	<p>If a Retiree moves from the territory of the Eastern Synod, his/her coverage will terminate three months following the date of the move. Premium will be required to the end of the termination month.</p> <p>If a Retiree moves back to the territory of the Eastern Synod, their coverage will be reinstated effective the date of the move. If the Retiree is a pastor, they must also be on the Eastern Synod roster before benefits are reinstated. Premium will be required starting the first of the following month.</p> <p>It is the responsibility of the Retiree to notify GSI within 60 days of their return to the Eastern Synod. If a Retiree does not notify GSI within 60 days, he/she will not be eligible for Retiree or Surviving Spouse plans in the future.</p>	<p>If a Surviving Spouse moves from the territory of the Eastern Synod, his/her coverage will terminate three months following the date of the move. Premium will be required to the end of the termination month.</p> <p>If a Surviving Spouse moves back to the territory of the Eastern Synod, their coverage will be reinstated effective the date of the move. Premium will be required starting the first of the following month.</p> <p>It is the responsibility of the Surviving Spouse to notify GSI within 60 days of their return to the Eastern Synod. If a Surviving Spouse does not notify GSI within 60 days, he/she will not be eligible for the Surviving Spouse benefits in the future.</p>
Removal from Roster	<p>If an Early Retiree is Clergy who has been removed from the Eastern Synod roster, their coverage will terminate three months following the date of the removal. Premium will be required to the end of the termination month.</p>	<p>If a Retiree is Clergy who has been removed from the Eastern Synod roster, their coverage will terminate three months following the date of the removal. Premium will be required to the end of the termination month.</p>	N/A

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Re-marriage	N/A	N/A	<p>If a Surviving Spouse re-marries, coverage will terminate on the date of re-marriage.</p> <p>If the Surviving Spouse becomes a widow(er) again or gets a divorce, coverage will be reinstated effective the date of death or divorce.</p> <p>It is the responsibility of the Surviving Spouse to notify GSI within 60 days of becoming a widow(er) again or the divorce. If a Surviving Spouse does not notify GSI within 60 days, he/she will not be eligible for Surviving Spouse benefits in the future.</p>
