

COMMISSION ON MINISTRY POLICY
for Churches to provide for health insurance of
Ministers of the Word and Sacrament/Certified
Christian Educators and their family.

COM action March 27, 2014
Language Updated 10/2021 by the COM Task
Force on Policy, Compensation, Mediation and
Church Officer Development

1. It is the ethical duty of the church, and therefore all churches are mandated to provide 100 percent of the cost of health insurance for eligible Ministers of the Word and Sacrament and Certified Christian Educators and their family. The different option for coverage can be found on the Board of Pensions website at www.pensions.org.
2. When a qualifying event occurs during the year (i.e., divorce, marriage, birth) in the family of the Minister of the Word and Sacrament/Certified Christian Educator, the church shall immediately revise coverage to reflect the change. Any cost savings or additional costs associated with the qualifying event shall be borne by the church. These qualifying event modifications do not constitute a fundamental change in terms of call and do not require a congregational vote.
3. In the event that the Minister of Word and Sacrament/Certified Christian Educator is part of a church worker couple and when both parties of the couple have coverage by the Board of Pension for themselves, spouses and families, the COM will allow one of the employing organizations the flexibility to not cover spouse and family if they so choose.
4. In the event that the Minister of Word and Sacrament/Certified Christian Educator is part of a couple in which both parties have coverage for spouse and/or spouse and family, then the COM will allow the congregation the flexibility not to cover the spouse and family of the Minister of Word and Sacrament/Certified Christian Educator if they so choose.
5. In the event that the spouse with spouse/family coverage loses their coverage during year for any reason, then the church will immediately begin coverage for the dropped spouse/family member.