

Frequently Asked Questions

Insurance Options for US Presiding Bishops, Pastors, and Full Time Staff

What is NFP?

- NFP is a leading national insurance broker and consultant that provides employees benefits, property & casualty, retirement plans, health insurance, and individual private client solutions. They are headquartered in New York with corporate offices in Austin, TX. NFP has over 5,400 employees and 60,000 corporate clients including many faith-based organizations.

What type of program is NFP putting together?

- Benefit program the same as a standard package that an employer would offer
 - Medical
 - Dental
 - Disability
 - Life Insurance
 - Cancer / Critical Illness
 - Sec. 125 Plan
 - HSA Accounts

Is there just one medical plan to choose from?

- 4-5 Medical Plans
- 2-3 Dental and other coverages as well.

When could we expect the program to be available?

- COVID-19 interrupted the initial plan to have a program roll out at the International Assembly in July but now we are looking at January 1st so expect open enrollment about the first of November.

Is every full-time ministry staff person in the US required to participate?

- No, everyone may keep what they have, but I would encourage every full-time minister in the United States to look at the advantages of the program over the insurance programs that they have now.

What are the advantages, and will it be less expensive?

- The advantage is that we are creating a separate pool and cutting out the insurance companies. This means we can customize the program language and covered benefits to align with the Biblical principles that are important to us. We can create a healthier risk pool than being mixed together with the whole public like an insurance company has to. Over time we have more stability and rates should be more stable than the rates you will be offered by an insurance company. As far as rates, the cost savings will be different for everyone. The main principal is that we as Christians are segregating ourselves away from insurance companies and can create a faith-based pool where we rely on each other. Over time, with everyone participating, we can create a more stable pool.

So, is this insurance or not?

- It is an insured program so that claims are paid correctly but we are able to move away from the standard plan documents and write a program that is customized to the physical, mental, and spiritual needs of the pastors, their staff, and their families.

If someone doesn't want medical but wants dental or other types of insurance can they do that?

- Yes, each person can select what they need for themselves and their families.

Many of our ministers are bi-vocational, so what is considered "full time"?

- We are aware that many ministers work other jobs, even full time, but we also recognize that as a minister is always "on-call" and available to serve their flock and the community when needed. It will be up to each minister to certify a statement that they are available to serve consistently 30 plus hours per week to be full time eligible or they would be considered part time and not eligible to participate.

What do you need from our full-time ministers and staff?

- We need information. We sent out a survey earlier in the year and we received very few responses. We need to update the information and we need everyone to respond.

What if a minister already knows they don't want it?

- Because of the re-insurance arrangements, we can't set pricing information without knowing information about everyone that is eligible. So even if a minister doesn't want to participate, please help your other ministers and respond. If we can get everyone to respond to a quick 5-minute survey, we won't have to call you to get the information.

What sets this plan apart from other options?

- This is the only plan that is built specifically for the needs of the COGOP ministers in the United States. Remember, this isn't an insurance company's plan, it will be yours, specifically designed for the Church of God of Prophecy.

Who pays the premiums?

- The local church or state/regional office will receive the bill and they must remit it. It is up to each local church or state/regional office and the minister to decide what portion the church or office will pay and what portion the minister will pay.

If something happened and they missed a premium or two, would their coverage be cancelled?

- They will have a grace period of a month for your payments but if you go longer than 30 days your coverage will be cancelled.

If they are already on another plan, how can they transition from their current plan to this new plan?

- The law allows the minister, their spouse and dependents to get off or on another plan when there is a "material change" and a new program and the annual open enrollments are considered material changes that allow you to switch.

Is there an annual enrollment?

- Yes, once a year they can make changes and add or drop coverages as you need to. Because this is a pool created for just the church, we cannot have people jump in when they want to use the better benefits and jump out in years they don't think they will need it so if a minister gets out of the pool, there will be a moratorium for 2-3 years before they can get back in.

So, a minister can keep what they have and get in another year?

- Yes, but those who don't join the program the first year will have to pay more the first year when they do join.

What are the benefits for the minister's spouse, and will the spouse still have benefits should the minister die?

- Yes, the spouse and children, will have the same medical plan they chose. In the event of death your spouse and covered dependents will be allowed to stay on the plan for 36 months.

What hoops would a minister have to jump through to make a claim?

- No extra hoops, it will be very similar to what they do now. Present their ID card, pay their portion of the co-pay or deductible they might be responsible for, and get the service they need. If the card is lost, one can be downloaded, or the doctor/hospital can verify what they need over the phone with the claim processing center.

Would they pay the premium to the International Offices or direct to the company?

- The local church or state/regional office would remit the payment directly to NFP.

If the minister's appointment changes, can they remain in the plan?

- If they transition to full time work in another GOGOP affiliated church or ministry, yes, they can keep their plan. It will be between them and the new church what portion they are going to pay and what they will need to pay.

What if they leave full time ministry in the Church of God of Prophecy and go to another organization?

- They can keep their coverage for up to 18 months and will have to pay it directly. The plan will not transfer to another organization or denomination.

What about those who retire from the ministry?

- They can remain in the plan for up to 18 months. Afterwards they would need to get their own coverage.

So, is there coverage for those over 65?

- We may have an option available for active retirees who still work full time. While we are collecting information from the survey, we need to know how many pastors are interested in that option. Once they fully retire and no longer work full time, they will use their Social Security coverage and will be guaranteed to obtain a Medicare supplement plan at that time.