



Starting the Conversation

If you are ready to take a step towards reducing your work hours or your salary, you need to understand the implications of those steps. Here is some valuable information that will help you be more informed.

First Step: Reducing your hours or stopping your salary.

When you make a change in your hours or your salary there may be an impact on your benefits.

- HQ employees working less than 30 hours per week and Field employees working less than 20 hours per week will no longer be eligible for certain benefits.
- When you terminate employment, your benefits are not available unless you convert policies to a private policy or continue coverage under a Retiree option.

Beginning with the date you make one of these changes, *you will have 31 days to make elections to contact the insurers or make retiree elections.*

Benefits that can continue as a Retiree are:

- Medical and dental coverage for yourself and/or your spouse
- \$10,000 life insurance policy for yourself and/or your spouse

Request your Retiree Election Form by sending an email to benefits@navigators.org.

Next Step: Officially ending your career by closing your ministry account and retire from fundraising for The Navigators. This does not mean that you have stopped ministry.

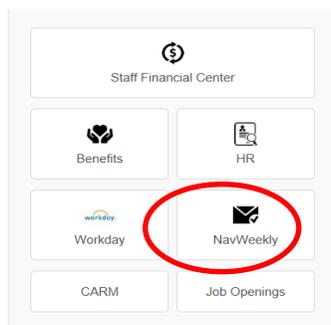
Communication: When you are ready to make a change, you will need to communicate with your supervisor and the Field Support Center (FSC) at FSC.Personnel@navigators.org. With FSC informed, you can begin to prepare communication to your donors who have supported you over the years. Invite them to redirect their donations to other Navigator staff or introduce them to some of our excellent initiatives. Please send a copy of this donor letter either by email or post to your mission office.

Here is your final checklist:

- **Your Last Ministry Expense Report**
 - Make sure you submit your last expense report at least two weeks before your last day.
- **Finalize your Cost Center/Ministry Account closure with the Field Support Center via FSC.Personnel@navigators.org.**
 - If your account has a surplus and your final expenses have been submitted, your cost center will be marked “non-receiptable” and will no

longer be available to accept donations. If you have a surplus in your cost center, these funds will be divided in this way:

- 1/3 will go to your mission's Staff Assistance Fund.
 - \$500 of this amount will go to the Caleb Group (if you are 62+ with 10+ years of paid employment).
 - 1/3 will go to Navigators staff in need (your choice).
 - If you are 62+ with 10+ years of paid employment, the final 1/3 will be sent to you as a retirement honorarium on your final paycheck (with a maximum cap of \$7,500) and will be taxed accordingly.
 - Once the funds have been distributed, your cost center will be closed.
- If your account is in deficit, you have three months to recoup the difference via one of these options:
 - Notify your donors that you are still accepting donations until your deficit is covered (up to 90 days).
 - At the end of 90 days, if there is still a deficit, you can give yourself a donation to cover the remaining deficit.
 - Once your account moves into a reserve, it will go through the closing process listed above.
- **Talk to HR Benefits**
 - Contact the benefits team at benefits@navigator.org to make sure your benefits stop at the end of your last month.
 - If you're employed on the first of the month, you pay for benefits for the whole month. Keep this in mind as you choose your final day.
 - Remember that when you lose your benefits eligibility you have only 31 days to take advantage of COBRA or your Retiree Elections.
 - If you have Ministerial Earnings, please discuss withdrawal strategies with the Retirement Administrator.
 - **NavWeekly**
 - If you want to continue to receive the NavWeekly email once you retire follow these simple steps to sign up.
 - Sign in to NavOffice and click on the NavWeekly button



- Click on Subscribe button shown below



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From Our Leaders



**To Speak or Not to Speak?
That is the Question - U.S.
Director's Note**

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by Staff Editor

