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Dues and Healthcare

No dues percentage increase for Traditional Medical or Optional Dental PPO coverage

The Board of Pensions is pleased to report that the 2009 rate for Medical Plan benefits under the Traditional Program will remain at the current rate of 19.5% of the medical participation basis. The 2009 Optional Dental program rates for PPO (Preferred Provider Organization) will also remain the same while DMO (Dental Maintenance Organization) plan rates will increase by 4.8%.

We encourage our members to take advantage of our expanding health and wellness programs. We hope they will access these programs to help them adopt a healthier lifestyle which, in turn, helps contain costs. By promoting these programs to Benefits Plan members at your church or employing organization, you

help reduce costs and, more importantly, raise awareness of these programs.

Affiliated Benefits Program subscription rates to rise

At the Board of Directors meeting in July, the Board of Pensions approved the 2009 monthly subscription dues for the Affiliated Benefits Program (ABP). The directors concluded that an increase in the rate by 7.8% was necessary to meet rising healthcare costs and maintain comprehensive coverage. This increase, slightly below national healthcare trends, considers claims experience for participating groups.

Note: The dues increase does not apply to retired non-Medicare eligible and Medicare Supplement subscribers; those dues are decided at the October Board meeting each year.

2009 Affiliated Benefits Program Monthly Medical Dues

Covered	Monthly Dues
Member only	\$509
Member with children	737
Member with spouse	1,046
Member with family	1,329

Under the Affiliated Benefits Program, churches and other PC(USA) employing organizations may offer medical coverage only, or medical with death and disability coverage, to employees in non-installed positions scheduled to work 20 hours a week or more. Participating churches and other employing organizations may choose to offer optional programs, including the Retirement Savings Plan, a 403(b)(9) plan. The Pension Plan is not offered under the ABP.

An employer may elect to have its employees covered under the Affiliated Benefits Program and make a contribution toward the dues for their coverage. (Under the Traditional Program, coverage is non-contributory; the employer is required to pay the full dues.)

Seminary student dues remain unchanged

The Medical Plan dues percentages for [seminary students](#) have remained stable and will not increase for 2009. Seminary dues are based on the minimum participation basis and coverage level.

The dues percentages remain as follows:

2009 Seminary Student Medical Plan Dues

Covered	Dues Percentage
Member only	11.1%
Member with children	17.0%
Member with spouse	17.0%
Member with family	19.5%

The minimum participation basis for 2009 is \$33,020.

2009 Stewardship of Self initiatives

As part of improving well-being, the Board offers all Plan members unique Stewardship of Self initiatives to achieve a healthier lifestyle while reducing the likelihood of long-term problems.

Effective January 1, 2009, three new Stewardship of Self benefits will be offered: expanded preventive healthcare services, financial counseling services, and discounted fitness club memberships.



Expanded preventive healthcare services

All active Medical Plan members (PPO) and their spouses and children will qualify for preventive healthcare visits with \$0 office visit copay, i.e., no copay is needed for well visits. Eligible visits include annual primary care physician well visits and annual gynecological well visits. The Board of Pensions hopes this action paves the way for members to engage in healthy habits, including prevention and self care, and encourages greater participation in Stewardship of Self.

Financial counseling services

A financial counseling services benefit will be offered to all active Plan members through CIGNA Behavioral Health. Members can access a free half-hour telephonic consultation per issue with a trained expert in the field in which the member requires assistance, such as tax, accounting, credit, debt-consolidation, and estate planning. As part of the Stewardship of Self commitment, this service supports members' efforts to effectively manage the financial aspects of their lives.

Discounted fitness club memberships

All members will be able to use GlobalFit, a service offering discount memberships at nearly 10,000 fitness clubs nationwide and on at-home exercise options. This service promotes Stewardship of Self by encouraging members to maintain a healthy lifestyle.

Health Assessment now available

The Board is pleased to offer the [Mayo Clinic Health Assessment](#) to active Plan members and spouses. The Health Assessment is a secure way for members to get an in-depth look at their health status and learn about taking action to stay healthy.



The online questionnaire includes topics such as nutrition, exercise, blood pressure, cholesterol, stress, tobacco use, and weight. After completing the assessment, members and spouses will receive a personalized Action Plan that includes information and resources to help maintain or improve their overall health.

As an added incentive, members who complete the Health Assessment by November 30, 2008, will receive a \$25 gift card to one of over 350 merchants and be entered into a drawing for a one-year membership to the GlobalFit fitness center of their choice.

For more information on the Health Assessment, the \$25 gift card, and the drawing, visit www.pensions.org/healthassessment.

International SOS helps global travelers; members must carry ID card

The Board of Pensions has contracted International SOS to provide medical assistance to members traveling outside of the United States. With clinics and 24-hour Alarm Centers throughout the world, International SOS provides medical information, referrals, or treatment, including emergency assistance.

The brochure, [How to Obtain Medical Assistance Worldwide](#), includes a tear-off card listing a membership identification number that members must use when calling International SOS for assistance. The card also lists the phone numbers needed to access medical benefits in the event of an overseas medical emergency.

To obtain a copy of this brochure, call the Board of Pensions at 800-773-7752 (800-PRESPLAN).

Preventive Incentive ends December 31, 2008

Only three months remain for members and their spouses to take advantage of the Preventive Incentive program. All active Benefits Plan members and their spouses age 50 and older are eligible for the Preventive Incentive. They will receive a \$100 incentive for completing a preventive health examination and appropriate medical tests and screenings before December 31, 2008.

To participate in the Preventive Incentive program, members and spouses must:

1. Review the [exam schedule](#).
2. Complete the preventive appointment and all recommended follow-up tests and screenings by December 31, 2008.
3. Ask healthcare providers to complete the Physician Confirmation Statement on the [\\$100 Preventive Incentive Pledge](#) form.
4. Return the completed [\\$100 Preventive Incentive Pledge](#) form before January 31, 2009, to:

The Board of Pensions of the Presbyterian Church (U.S.A.)
2000 Market Street
Philadelphia, PA 19103-3298

Preventive care services are covered under the Medical Plan's preventive health benefit, so the only cost will likely be the office visit copay. Members can participate in the Preventive Incentive even if alternate medical coverage is primary. For more information, members can visit [Pensions.org](#), email memberservices@pensions.org, or call 800-773-7752 (800-PRESPLAN).

Death Benefits



Optional Death Benefits program enhanced: Rates reduced and coverage expanded

The Board of Pensions has enhanced the Optional Death Benefits program based on favorable experience and comparative market information.

Beginning January 1, 2009, the program, renamed [Supplemental Death Benefits](#), will offer reduced rates and expanded coverage levels. The new name better reflects the purpose of the program, which is to supplement the standard Death Benefits coverage provided under the Benefits Plan.

Reduced rates

Rates for this optional program will be reduced 25%, on average, for all Benefits Plan members and their spouses. This reduction applies to all coverage levels, age bands, and tobacco-use categories for these subscribers.

Please encourage members to check the [new rates](#), available on Pensions.org beginning October 1.

Additional coverage levels

For members, the coverage level maximum will increase from \$200,000 to \$300,000, and a new coverage increment of \$250,000 will be available. For spouses, the coverage level maximum will increase from \$50,000 to \$100,000, and a new coverage increment of \$75,000 will be available. Coverage levels and rates for children remain unchanged.

Enrollment

Current participants will be offered a special, one-time enrollment period in which they may increase their optional death protection at the new reduced rates without medical underwriting (up to twice the current coverage level, subject to the new maximums).* The special enrollment period runs from October 1 to November 21, 2008, with the new rates and coverage levels taking effect January 1, 2009.

Letters have been sent to current participants in the Optional Death Benefits program, notifying them of the new name, rates, and coverage levels, and the special enrollment period. If current participants want to maintain their current coverage levels, no action is necessary. But if they want to increase the protection available to their families, they should complete the forms enclosed in the mailing and return them before the special enrollment period ends.

For non-participants in the Optional Death Benefits program, the Board will hold a standard open enrollment period from October 1 to November 21, 2008. If they enroll, they will receive the new rates and additional coverage level opportunities available through the Supplemental Death Benefits program. However, non-participants or their spouses who want to enroll for any level of coverage will need to complete a Supplemental Death Benefits Medical Statement ([member](#) or [spouse](#), as applicable) and must meet standard evidence of insurability requirements.

Pension and Retirement

Median salaries announced for 2009

The most recent salary study, as of May 1, 2008, shows that the median salary of all Presbyterian Church (U.S.A.) ordained minister members of the Benefits Plan serving U.S. congregations is \$50,800, as compared with \$49,000 one year earlier - an increase of 3.7%.

The increases in median salary for these pastors and for exempt and non-exempt lay members are:

Synod	Average Salaries					% Chg. Avg. Sal.
	5/1/2004	5/1/2005	5/1/2006	5/1/2007	5/1/2008	2008 vs. 2004
Alaska-Northwest	\$51,086	\$52,166	\$54,097	\$58,540	\$59,575	16.62%
Boriquen (Puerto Rico)	\$21,243	\$21,542	\$22,335	\$22,879	\$23,755	11.83%
The Covenant	\$48,352	\$48,755	\$50,111	\$51,553	\$53,159	9.94%
Lakes & Prairies	\$44,312	\$45,393	\$46,587	\$47,842	\$49,943	12.71%
Lincoln Trails	\$47,667	\$48,636	\$49,850	\$50,562	\$52,403	9.94%
Living Waters	\$46,988	\$48,323	\$50,064	\$50,469	\$51,564	9.74%
Mid-America	\$46,634	\$47,840	\$49,300	\$50,796	\$52,428	12.42%
Mid-Atlantic	\$49,046	\$50,595	\$52,178	\$54,199	\$56,539	15.28%
The Northeast	\$51,163	\$52,249	\$54,278	\$55,974	\$58,048	13.46%
The Pacific	\$53,499	\$53,963	\$54,963	\$57,055	\$60,435	12.96%
The Rocky Mountains	\$47,722	\$48,922	\$50,555	\$51,841	\$54,015	13.19%
South Atlantic	\$51,573	\$53,462	\$55,058	\$56,952	\$58,577	13.58%
Southern CA & Hawaii	\$58,156	\$59,416	\$61,779	\$63,971	\$67,385	15.87%
The Southwest	\$49,943	\$51,678	\$52,975	\$55,019	\$57,023	14.18%
The Sun	\$49,283	\$50,864	\$51,499	\$52,955	\$55,166	11.94%
The Trinity	\$48,057	\$48,736	\$49,769	\$51,378	\$52,522	9.29%
Total Church	\$49,361	\$50,534	\$51,974	\$53,662	\$55,652	12.74%

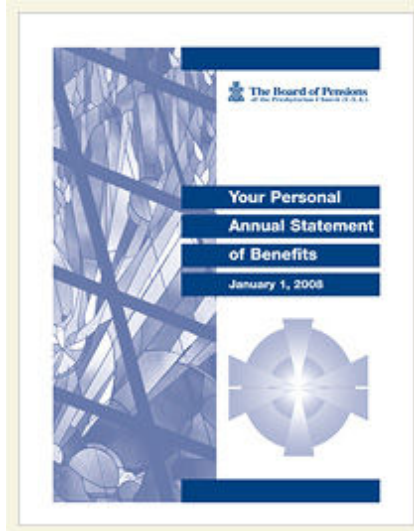
Employment Classification	2009	2008	2009 from 2008
Pastors' Median *	\$50,800	\$49,000	+ 3.7%
Exempt Lay Members	\$37,600	\$36,300	+ 3.6%
Non-Exempt Lay Members	\$27,600	\$26,800	+ 3.0%

Median salary is used in certain benefit calculations. Pastor members who serve smaller churches and earn smaller salaries accrue pension credits based on the churchwide median salary, thereby building adequate retirement incomes. Their disability and death benefits are also calculated using the median salary, not their actual salaries. (The median salaries shown above are prorated when benefits are determined for members working fewer than 35 hours a week.)

This minimum benefit protection policy reflects the community nature of the Plan, which seeks to uphold

each individual in the vocation of the church during retirement and in moments of crisis, such as sickness, disability, or death. The pastors' median is also used to determine the minimum salary participation bases for benefit dues and the maximum salary on which healthcare dues are based. Information about the minimum and maximum participation bases for 2009 benefit dues are available in the [Salaries in the Parish Ministry 2008 Salary Study](#) and [Median Salaries and Minimums and Maximums](#).

Plan for your future with Your Personal Annual Statement of Benefits



The *Your Personal Annual Statement of Benefits* was mailed to all active, disabled, and unemployed members of the Benefits Plan in July. This personalized statement reviews individual survivor pension benefits, death and disability benefits, medical coverage, and optional benefits, and also provides information about Retirement Savings Plan participation. This resource helps members become more familiar with the benefits provided to them through the Benefits Plan and assess their overall financial situation and plans for retirement. By reviewing their personalized statements and ensuring that their effective salaries are up-to-date, members are improving their lives through their financial well-being, a vital part in the Stewardship of Self personal commitment to self care.

The Board provides online resources at Pensions.org for retirement planning:

[BenefitsConnect](#) – Enables members to review their personal and Plan benefit information

- [Dues Calculator](#) – Provides monthly and annual Traditional Program or Affiliated Benefits Program (ABP) benefits dues for a selected year; allows church treasurers and business administrators to budget for future years; and more.
- [Pension Estimator](#) – Allows members to view their estimated pension based on the total effective salary at any age of retirement.

Preparing for the final 403(b) regulations: Adoption Agreements required for Retirement Savings Plan participation

To maintain the tax-qualified status of their 403(b) plans, sponsors and employers must ensure that the documents and administration for all their plans are in compliance with the final IRS regulations by **January 1, 2009**, when the new regulations take effect. In the case of the [Retirement Savings Plan](#) of the Presbyterian Church (U.S.A.) ("the RSP"), the plan document has been changed to bring it into compliance with the final 403(b) regulations.

[Employer Frequently Asked Questions](#) about the final 403(b) regulations is available on Pensions.org or by calling the Board of Pensions. During the coming months, the Board will continue to keep church treasurers and business administrators informed about the regulatory changes.

Adoption Agreements required

As part of the Board's efforts to ensure the RSP complies with the new regulations, churches and other employing organizations are now required to complete an [Adoption Agreement](#) in order to continue their participation in the RSP beyond December 31, 2008. Doing so fulfills the IRS requirement for a written plan document by memorializing any eligibility requirements or employer contributions that are unique to that employer. Church treasurers and business administrators whose organizations participate in the RSP must submit their Adoption Agreements to the Board no later than **December 31, 2008**.

Minimum service hours no longer required for participation in Retirement Savings Plan

The requirement that employees work a minimum of 20 hours per week to be eligible to participate in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) ("the RSP") was eliminated effective September 1, 2008. This means that all employees who work for a PC(USA) employing organization are immediately eligible to participate in the RSP if it is offered to their employment classification by their organization.

To simplify compliance with the new 403(b) regulations that take effect January 1, 2009, some churches and employing organizations may wish to consolidate other retirement savings plans and investment offerings into the RSP. The elimination of the 20-hour-per-week work requirement facilitates such plan consolidation for churches and employing organizations that have employees who work less than 20 hours a week.

The Retirement Savings Plan advantage

The costs of living in retirement, including necessities like food, clothing, and housing, in addition to travel and other activities, are spread over at least 20 years in retirement. The funds required to support these needs, however, take a lifetime to earn. A disciplined saving strategy leveraging tax-deferred savings in the Retirement Savings Plan, a 403(b)(9) plan, can help ensure that members have adequate funds for retirement.



The Pension Plan and Social Security are key sources of retirement income for most members, but relying on these sources alone could leave some members short of their retirement goals. Many factors affect the income stream later in life, including employment history, age at retirement, and major life events. A second-career minister, for example, is not likely to earn as large a pension as a minister who worked for a church for 40 years. Similarly, church workers who are in the Affiliated Benefits Plan, and, therefore, have no pension, must rely heavily on individual savings. Even church workers covered by both the Pension Plan and Social Security may need additional funds for large expenses, such as buying a home or paying entrance fees at a retirement home.

The [Retirement Savings Plan](#) offers the opportunity for additional savings most clergy and other church workers need. It lets participants create a supplemental retirement savings account funded by pre-tax dollars, thus reducing taxable income. Investments also grow faster because taxes on investment earnings, current federal taxes, and some state income taxes are deferred until distribution. Distributions from the Retirement Savings Plan are also eligible for treatment as housing allowances and may receive favorable tax treatment.

Classifying employees

Before lay employees can be enrolled in the Benefits Plan, their jobs must be properly classified. This is required by both the Plan document and federal law.

Employment classification for Benefits Plan purposes is based on job duties and the qualifications for exempt status under the Fair Labor Standards Act. Employment classifications for the Benefits Plan are:

ordained full-time

ordained part-time

exempt lay full-time
exempt lay part-time

non-exempt lay full-time
non-exempt lay part-time

Part-time employees are those with over 20 hours but less than 35 hours per week.

Treasurers must correctly identify the member's employment classification, scheduled hours to work a week, and total annual effective salary information, as well as provide timely notice to the Board of Pensions of any change in that classification or related information.

Remember: Pension payments begin on the first of the month

When a fully vested member retires, pension payments do not begin until the first day of the upcoming month. Please inform all members of this policy when they are preparing for retirement.

Understanding member couple rules

When both husband and wife are members of the Traditional Program of the Benefits Plan, they are collectively referred to as a "member couple." A member couple can consist of two members serving as pastors in installed positions, a lay member and a minister/pastor, or two lay members. However, when both husband and wife are enrolled in the Affiliated Benefits Program (ABP), they are not considered a member couple. Also, if one spouse in a member of the Traditional Program and one is a member of the ABP, they are not considered a member couple.

Special provisions apply to member couples and can be found in the Board's [Your Benefits as a Member Couple](#) booklet. For a printed copy, call the Board at 800-773-7752 (800-PRESPLAN).

Assistance Program



Transition-to-College Assistance Grant amounts raised

The Board has increased the [Transition-to-College Assistance Grant](#) amounts for the 2008-2009 academic year to \$500 to \$1,000 for eligible church workers who have dependent children entering their freshman year of college. With the rising cost of education, this increase offers much needed assistance for parents of first-year college students. This program will help with related expenses, such as the cost of a computer and dorm room furnishings, plus certain fees not included in the specified cost of tuition and room and board.

To qualify:

- The member family's total adjusted gross income must be below \$101,600.

- The member must have participated in the Traditional Program for a minimum of five years.
- The dependent child must be covered by the Benefits Plan.
- The dependent child must be enrolled as a full-time freshman in an accredited college or university. (Proof of enrollment is required.)

One grant per eligible child is available. Grant applications for the 2008-2009 academic year will be accepted until June 30, 2009.

New chief development officer joins the Board of Pensions

On August 18, the Board of Pensions welcomed Kevin J. Garvey as chief development officer. In this role, he will promote the stewardship of financial resources in the Presbyterian Church (U.S.A.).

Kevin brings more than 25 years of expertise in significant funds development, having led efforts in identifying, cultivating, and encouraging giving, including major and planned gifts. He held senior leadership roles with Clarkson University, Carnegie Mellon University, Westminster College, West Chester University, and the Indianapolis Symphony Orchestra.

To learn more about Kevin, visit Pensions.org.

Giving to the Assistance Program

Unlike the Benefits Plan, which is funded by employer dues, the [Assistance Program](#) relies on donations for its funding. Each year the Assistance Program gratefully receives a portion of the Christmas Joy Offering, contributed by generous Presbyterians throughout the United States. Even so, the offering funds less than half the current program expenses, and the need for assistance continues to grow. More than 50% of the funding for the Assistance Program comes from other gifts and bequests to the Board of Pensions, as well as income from endowments.

To inquire about a particular assistance program, ways to help support our clergy and other church workers, or how to make a donation, please call the Board of Pensions at 800-773-7752 (800-PRESPLAN), extension 7300.

Enrollment

Some Plan enrollments are required

The *Book of Order* mandates full Benefits Plan participation for all ministers of the Word and Sacrament serving in installed positions (pastor, co-pastor, associate pastor, designated pastor, designated associate pastor), effective the date of the call. Full participation in the Traditional Program consists of enrollment for coverage in the Medical, Death and Disability, and Pension Plans.



Members enrolled for the limited participation (medical and death and disability only) in the Traditional Program begin Pension Plan coverage on the third anniversary of their limited participation. The Board notifies churches and employing organizations of their enrolled employees who are eligible for pension

participation.

Except for ministers in installed positions who must participate in the Benefits Program, all members of the Benefits Plan must be employed at least 20 hours a week and meet the minimum compensation requirements in [Administrative Rule 305](#). Full-time service is at least 35 hours a week; part-time service is 20 to 34 hours a week.

Open Enrollment: Optional Dental and Supplemental Death Benefits

Open enrollment for [Optional Dental](#) and [Supplemental Death Benefits](#) is **October 1 through November 21, 2008**. (The Optional Death Benefits program has been renamed to the Supplemental Death Benefits program to more adequately reflect the program, which supplements the standard death benefits.)

Optional Dental Benefits



For members who did not enroll in the Optional Dental program at initial eligibility, coverage for enrollment at this time is limited to preventive services for 12 months. (A 36-month waiting period for new enrollees applies to orthodontia coverage.) Traditional Program members currently not participating in the Optional Dental program will receive an open enrollment announcement in early

October. They can request information about the dental options available to them by calling 800-773-7752 (800-PRESPLAN).

Churches and other employing organizations may want to offer this benefit to their pastors or other staff who participate in the Medical Plan. Through the Optional Dental program, members can participate in a DMO or PPO, depending on where they live, and receive preventive care at no cost.

Supplemental Death Benefits

The Supplemental Death Benefits program allows members to increase the financial security they provide for their beneficiaries upon the member's death. Rates for this program are being reduced an average of 25% for Plan members and spouses. Coverage level maximum for members will increase from \$200,000 to \$300,000. Spouse coverage increases from \$50,000 to \$100,000.



For current participants, there is a special one-time enrollment period during which they can increase their Supplemental Death Benefits protection without medical underwriting. These participants will receive a letter on the new rates, coverage levels, and more. Non-participants may enroll during the open enrollment period (October 1 through November 21, 2008) subject to standard evidence of insurability requirements.

For more information about these programs, see the [Optional Dental program](#) and [Supplemental Death Benefits program](#) pages on Pensions.org. To enroll or change coverage in either or both plans, call the Board at 800-773-7752 (800-PRESPLAN). Members must correctly complete and submit their forms to the Board of Pensions by November 21, 2008, for enrollment changes to take effect.

Organizations may offer optional benefits programs

Churches and other eligible Presbyterian employing organizations may choose to offer optional benefits to members through the Board of Pensions. These programs may be paid for by the member, the church or employing organization, or a combination of the two. (Note that the Board's practice is to bill the church or employing organization regardless of who is actually paying the dues.)

If offered by their employing organization, members of the Benefits Plan may elect to participate in:

- [long-term care insurance](#)
- [dental coverage](#)
- [supplemental death benefits](#)
- [supplemental disability coverage](#), if applicable

In addition, churches and other employing organizations may offer the advantages of participating in the Retirement Savings Plan, a 403(b)(9) plan, to all church workers, regardless of the number of hours they work. The workers do not need to participate in any other Benefits Plan programs to be eligible.

Reporting

Late notice of terminating employees can be costly

Terminations of service must be reported to the Board within 31 days of the effective date. Otherwise, the employing organization will be responsible for additional dues when members access benefits beyond their eligibility period. Please use the [Service Termination form](#).

The Board must send terminating members information about benefits continuation, to which they have a limited time to respond.

Timely enrollment and updates necessary

New enrollments in the Benefits Plan (Traditional coverage) must be reported within 31 days of the requested effective date of coverage to ensure coverage begins on that date. Call the Board at 800-773-7752 (800-PRESPLAN) for an enrollment packet containing all pertinent forms and benefit information.

Changes in effective salary, hours worked per week, and employment classification must be reported within 31 days of the change. All of these items affect the accrual of a member's pension credits. Please use the [Service Change form](#) and the [Change of Salary form](#) to report these changes, or contact the Board for more information.

Prompt benefit delivery, accurate invoices

Timely reporting of changes is important to ensure that benefits are paid properly and promptly and invoices are correct. Limitations apply to retroactive changes in salary information and may apply to termination dates reported more than 31 days after the event.

In order for active members to receive benefits from the promised effective date of coverage, treasurers and administrators must:

- enroll all ministers of the Word and Sacrament serving in installed positions (pastor, co-pastor, associate pastor, and designated pastor) for full Benefits Plan participation as mandated in the *Book of Order* within 31 days of the effective date of the call
- report all other new enrollments, salary changes, and service terminations within 31 days
- report correct employment classifications, effective salary, and hours worked per week for all enrolled members

General Information

Stay informed with Pensions.org



Since the launch of the new Board of Pensions Web site earlier this year, Pensions.org has been providing Plan members, church treasurers, business administrators, and middle governing bodies with important Benefits Plan information. The site delivers the latest information on such topics as the final 403(b) regulations, the Assistance Program, and

Stewardship of Self initiatives.

Pensions.org also offers a variety of tools. For example, the [dues calculator](#) provides monthly and annual Traditional Program or Affiliated Benefits Program (ABP) benefits dues for a particular year, helping church treasurers and administrators with budgeting and projecting dues for new employees. Coming this fall, the Taxation of Death Benefits Dues Calculator will calculate the imputed income to be reported, if any, for death benefit coverage under the Benefits Plan.

Pensions.org also includes [BenefitsConnect](#), the convenient, secure Web site where active Plan members can access their personal information. It provides members access to online tools that enable them to view and update their personal information and learn about their benefit offerings. The site includes a pension estimator, which estimates a Plan member's pension benefits at various retirement dates, and a total death benefit calculator, which estimates a Plan member's death benefit protection, including additional life insurance.

Useful tax resources: online center and upcoming teleconference

Tax season comes all too quickly, especially for those responsible for preparing and filing returns. To assist church treasurers and ministers with their federal income tax returns, the Board offers several resources.

First, a [tax resource center](#) is available online at Pensions.org. This center features annually updated tax guides, federal reporting requirements, and more.

Also available online is an audio file of the Board's unique *Tax Tips for Ministers and Churches Teleconference*. Hosted by the Board annually, this teleconference provides tax information and education useful to church treasurers and administrators with no registration fee for participants. The featured speaker, Richard Hammar, is an attorney, CPA, and author who specializes in legal and tax issues for churches and clergy.

The next Web-enhanced *Tax Tips for Ministers and Churches Teleconference* will be December 11, 2008. Be sure to watch for a notice by email or postcard announcing registration details this fall or, for more

information, call Nadine Monn, coordinator, Education Programs, at 800-773-7752 (800-PRESPLAN), extension 7223.

Education seminars help with the planning process

The Board of Pensions offers a number of financial planning seminars of potential importance to members of the Plan. Most relevant to administrators is [Render Unto Caesar](#), a free, one-day seminar offering advice and information on structuring Terms of Call, clergy tax issues, and related topics. It allows participants to be certain that Terms of Call are structured to the full advantage of both pastor and church and returns are filed correctly for tax purposes.

This seminar is open to Presbyterian Church (U.S.A.):
clergy and spouses
church treasurers, business administrators, session leaders, etc.
presbytery staff and committee members

Watch Pensions.org for additional information about the Board's free seminars, including dates and locations, or to register. For questions, email the education team at education@pensions.org.

Online e-learning modules available

As part of the Board's ongoing education efforts, two unique e-learning modules are available on Pensions.org. These modules provide important information on the Benefits Plan of the Presbyterian Church (U.S.A.) for Plan members and the church community.

The first module, [Community Nature: Caring for One Another](#), explores the history and significance of community nature and how it applies to Plan members and the Board's mission to support them.

The second module, [Effective Salary: Why It's So Important to Get it Right](#), defines effective salary, how it is calculated, the importance of reporting any changes in salary each year, and the impact underreporting can have on Plan members.

To access these modules, members need only an Internet connection and [Adobe Flash Player](#), a free program pre-installed on most computers. Additional e-learning modules will be available on Pensions.org in the coming months.

Pay monthly invoices with BoardLink

BoardLink is a free, secure online payment service designed to speed and simplify payments of monthly Board invoices. Available to churches, employing organizations, and individuals who pay directly, the service ensures that payers know their pastors' and other eligible members' benefits coverage will not lapse for lack of payment. It is quick, easy, and convenient to use.

BoardLink allows church treasurers and other users to:

- receive an email notification that Board invoices are available
- view invoice details and adjust payment amounts online

- securely transfer funds from their organization's bank to the Board
- set future dates for payment transfers
- establish recurring automatic monthly payments

For further details and a demonstration of this service, visit the [Treasurers & Administrators](#) section on Pensions.org.

Questions? The *Benefits Administration Handbook* has answers

This key resource for church treasurers, clerks of session, and business administrators is available on Pensions.org or by calling the Board of Pensions. [The Benefits Administration Handbook](#) is designed to help you perform your duties as the benefits liaison for your organization. It explains these duties, as well as provides reference material published exclusively for church treasurers, clerks of session, business administrators of the PC(U.S.A.), and others who administer the Benefits Plan.

Additional Resources

Fidelity Investments

www.mysavingsatwork.com/atwork.htm

Provides information about the Retirement Savings Plan and investment monitoring tools.

Internal Revenue Service

www.irs.ustreas.gov

Offers information that is helpful in determining when someone should be classified as an employee.

Social Security Administration

www.socialsecurity.gov

Includes information about earnings limits for persons collecting Social Security benefits.

Board News

Regional representatives across the nation are at your service

As members of the Church Relations team, regional representatives work with the middle governing bodies throughout the United States, providing information about the Benefits Plan and Assistance Program to Plan members and employing organizations.

- [Ernesto Badillo](#)
Representative for Synods of the Trinity, the Covenant, and Boriquen
- [Mark Frey](#)
Representative for Synods of Alaska-Northwest and the Pacific

- [Philip Gehman](#)
Representative for Synod of the Northeast
- [Douglas Kelly](#)
Representative for Synods of Lakes and Prairies, Mid-America, and Lincoln Trails
- [Helen Locklear](#)
Representative for Synod of the Mid-Atlantic and part of the Synod of Living Waters (KY, TN)
- [Art Mills](#)
Representative for the Synods of the Southwest and Southern California and Hawaii
- [Clark Simmons](#)
Representative for Synod of South Atlantic and part of the Synod of Living Waters (AL, MS)
- [Richard Young](#)
Representative for Synods of the Sun and the Rocky Mountains

To reach your regional representative, call the Board of Pensions at 800-773-7752 (800-PRESPLAN). When prompted, simply spell the name of the regional representative who serves your synod and you will be connected.