

The Board of Pensions Is Here to Serve YOU



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Good News!

The Board of Pensions exists...

- to offer a full array of benefits to *church workers* so they might be supported in their ministry!
 - Note: We Serve over 68,000 Presbyterians with benefits.
- We serve more lay employees than pastors and have grown over 25% in the last three years in Presbyterians covered with benefits.

Good News!

The Board of Pensions exists...

- to offer a full array of benefits to church workers so they might be supported in their ministry!
 - Note: We Serve over 65,000 Presbyterians with benefits.
- We serve **MORE LAY EMPLOYEES THAN PASTORS** and have grown over 25% in the last three years in Presbyterians covered with benefits.

The Benefits Plan of the PC(USA)

“Traditional” Benefits Plan

Pension Plan

Death and Disability
Plan

PPO Medical Plan

The Benefits Plan of the PC(USA)

2021 Benefits Plan

Retirement Programs

Defined Benefit Pension Plan

Retirement Savings Plan

Financial Protection Programs

Death and Disability Plan

Temporary Disability Plan

Supplemental Death Plan

Supplemental Disability Plan

Long-Term Disability Plan

Term Life Plan

Health Programs

Medical Plan

- PPO option
- EPO option
- HDHP option

Employee Assistance Plan (EAP)

Dental Plan

Vision Eyewear Plan

Post-Retirement Medical Plan

- Medicare Supplement Plan

Health savings account (HSA)
Flexible spending accounts

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A Theology of Benefits

God's desire is that all people experience shalom — the flourishing of life.

“As the body of Christ, we demonstrate abundant life to the world as a community of faith, hope, love, and witness. We call people to varied forms of service and covenant to support them so they may devote their best gifts and energies to the work of God's kingdom.”

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Topics Today



Assistance Program



Care Navigation



COVID Updates

Assistance Program of the Board of Pensions

The Assistance Program embodies our connectional Church at its best. Active and retired members of the Benefits Plan of the PC(USA) who demonstrate financial need are eligible to apply.

*Serving more
in 2022*

- ✓ Supported through donations. Fully 100% of each gift goes to those in need.
- ✓ In 2020, more than 1,300 grants and a total of more than \$9 million in funds were distributed.
- ✓ Nine grants are available in 2022. Amounts awarded and eligibility vary.

The Assistance Program

All Active Members



Adoption

\$6,500 per child

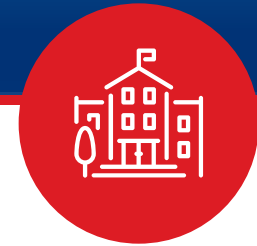
Dependent child under
age 21



Emergency

Up to \$5,000

Initiated by mid council or employer;
cost typically shared



Transition-to-College

\$2,000

Additional \$1,000
for full-time attendance at
PC(USA) college or university

The Assistance Program

Ministers in Active Service



Minister Debt Relief

Up to \$10,000

New, three-year pilot for those earning less than median effective salary; helps relieve personal debt



Minister Educational Debt Assistance

Up to \$25,000 over five years

Helps repay educational debt; includes loan debt coaching



Sabbath Sabbatical Support

Up to \$4,000

For those in congregational ministry to engage in planned activities for personal and professional renewal

The Assistance Program

Retirees, Spouses, and Surviving Spouses



Housing Supplements

Vary by need

Help with the cost of remaining in home or other residence and with moving to continuing care retirement community



Income Supplements

Vary by need

Raise the monthly income of those who earned modest wages



Retiree Medical Grants

Up to \$2,500 per person

Reimburse those ages 65 or older for dental services and/or hearing aids



Healthcare is undergoing a historic, rapid transformation.
Care navigation is a significant step
in the Board's healthcare evolution.

**Care navigation helps members receive
*the right care, at the right place, at the right time.***

Care navigation

Care navigation is a new feature offered in partnership with Quantum Health to help members and covered family members navigate their healthcare and use their medical benefits.

MyQHealth[®]
by QUANTUM HEALTH

- ✓ Starts April 1, 2022
- ✓ For Medical Plan members enrolled in PPO, EPO, or HDHP
- ✓ No additional cost to member or employer
- ✓ New medical ID and prescription drug cards will be mailed to members

Your Care Coordinator can help you ...



I NEED HELP WITH A HEALTH ISSUE

- Create health improvement plans
- Advocate for your care
- Connect you with other benefits and resources



WAS MY CLAIM PAID?

- Answer claims or billing questions
- Explanation of benefits (EOB)



I NEED A DIAGNOSTIC TEST OR SURGERY

- Get answers about a medical test or procedure
- Find out if the procedure requires precertification
- Get health education resources
- Locate Centers of Excellence

I NEED HELP TO UNDERSTAND OR USE MY BENEFITS

- Verify coverage
- Order replacement ID cards
- Locate network providers
- Explain copays, deductibles, and coinsurance



I NEED A PRESCRIPTION

- Track refills through Express Scripts home delivery
- Get help if your current medication is about to run out



What stays the same?



Medical and prescription coverage

Medical coverage is still through the **Blue Cross Blue Shield (BCBS)** national network

Express Scripts continues to administer prescription drug benefits

Deductibles, coinsurance, copay, and out-of-pocket amounts



Medical care and services

Including behavioral healthcare and prescription drugs

Triple-S and **GeoBlue** members continue to contact those plans as before

Medicare Supplement Plan members continue to contact **Highmark BCBS**



Plan administration

The Board of Pensions remains responsible for all aspects of the Benefits Plan of the PC(USA)

Highmark continues to process claims and provide explanation of benefits

The Board is here to serve

We continue to be the primary point of contact for

- ✓ Defined Benefit Pension Plan
- ✓ Death and Disability Plan
- ✓ Term Life Plan
- ✓ Temporary and Long-Term Disability Plans
- ✓ Supplemental death and disability benefits
- ✓ Medicare Supplement Plan



THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

Members with dental, vision eyewear, flexible spending accounts, health savings accounts, and the Retirement Savings Plan continue to contact those service providers.

What about COVID testing?

The Federal Government published guidance requiring group health plans to cover the cost of FDA-approved OTC COVID-19 tests during the federally determined public health emergency.
(currently through April 17, 2022)



***As of Feb 1, ESI
will process OTC
tests
(incl. Med Supp)***

Save Receipts for OTC
tests purchased after
January 15, 2022
for reimbursement



Up to **8 tests** per
covered member
per month will be
reimbursed-
\$0 COPAY



Each US home
may order 4 free
at-home tests
www.covidtests.gov

Hospitalization for COVID; and Teledoc



We have resumed normal cost share provisions for hospitalization of COVID-19.



Contact the Board of Pensions for benefits questions



\$10 Copay for Teladoc For PPO/EPO And \$20 for HDHP after deductible is met*



Telemedicine available 24/7
Teladoc.com/Enter
1800-TELADOC

*+20% copayment for HDHP

Benefits Plan 2022: Employees Working at least 20 hrs./ week

Benefits Employer may select:	Employees working at least 20 hours per week:	
Retirement Program	Defined Benefit Pension Plan **Retirement Savings Plan: 403(b) <i>(NO min. hours required)</i>	
Health Programs	PPO EPO HDHP (HSA)	
Financial Protection Programs	Death & Disability OR Term Life Plan (fixed amount or income-based)	Temporary Disability Long Term Disability
Other Benefits	**Dental Plan <i>(NO min. hours)</i> **Vision Eyewear Plan <i>(NO min. hrs)</i> Supplemental Death Benefits	Supplemental Disability Benefits Flexible Spending Accounts Temporary Disability Plan

For More Information



[pensions.org](https://www.pensions.org)

Member Services

800-773-7752 (800-PRESPLAN)

M-F 8:30 a.m. – 7 p.m. ET

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This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.

Additional slides for contexts with more than 15 minutes

The following slides are included as additional information which can be included in presbyteries or workshops with more time available OR in response to questions

2022 IRS Limits for Tax Advantaged Accounts

Make your dollars go further...



The 2022 Healthcare Flexible Spending Account maximum increased to **\$2850**.



The 2022 RSP maximum contribution grew to **\$20,500**. The catch-up contribution for employees over 50 is still **\$6500**.



The 2022 Dependent Care FSA maximum is still **\$5000**.



Changes for Medicare Supplement Plan Members

Effective January 1, 2022, the Medicare Supplement Plan includes the following additional benefits:

- ✓ Vision coverage, including eye exam and vision eyewear benefits
- ✓ Emotional well-being support and life-balance resources through the Employee Assistance Plan (EAP)

