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We at the Board are working hard to support our ministers and employees of the Presbyterian Church (USA) in new and creative ways. If you have other ideas about how we can help, please let me know. I am happy to meet with presbytery and church committees to discuss your thoughts and hopes of how we can strengthen the benefits for your congregation.

*The Board of Pensions is a national agency of the Presbyterian Church (U.S.A.), offering a broad range of benefits to PC(USA) churches, agencies, and mid councils, as well as affiliated employers.*

**Member/Employer Services:** 800-773-7752, M-F 8:30-7:00pm EST

## Assistance Program

Through the Assistance Program, the Board of Pensions provides need-based grants to help active and retired members of the Benefits Plan and their families. Extensive changes effective January 2022 expand support available broaden eligibility to include more ministers and employees of the PC(USA) and affiliated organizations. [Read more](#)

## A Season of Change

Nearly eight years ago, The Board of Pensions of the Presbyterian Church (U.S.A.) entered an era of transformation. A Theology of Benefits was developed as a scriptural foundation on which to build, and the Benefits Plan of the Presbyterian Church (U.S.A.) was redesigned. More employers entered the plan, and the membership decline reversed. Benefits began to be added or expanded yearly. And as of April 1, 2022, Medical Plan members now have access to care navigation services. Learn more about the rapid evolution of Board benefits and programs in recent years. [Read more](#)

## Other important information:

- **Experience Apportionment** – The Board of Directors granted a 4.5% experience apportionment for all pension plan participants, effective July 1, 2022. It is the 10<sup>th</sup> consecutive apportionment with a cumulative increase of over 34 percent.
- **Diversity, Equity, and Inclusion:** We are taking tangible, intentional steps to ensure a workplace culture that inspires a sense of belonging. And we are continuing to actively engage throughout the Church to ensure access to benefits plans and programs that provide wholeness. [Read more](#)
- **Retirement Savings Program:** This 403(b)(9) plan can help participants build savings and achieve long-term retirement goals. When offered to church employees, you provide them with a savings tool — with both tax-deferred and Roth after-tax contribution features. [Read more](#)
- **Medicare Supplement Plan:** The plan has added Employee Assistance Plan and vision coverage mirroring that provided to active members of the Medical Plan with no extra cost. [Read more](#)



# 2022 Benefits That Serve the Church

## SELECT OTHER BENEFITS

**Flexibility and choice to build your own package for employees and ministers in non-installed positions**

**Included in package and employer required to offer**

Pastor's Participation ~

Minister's Choice +

## RETIREMENT PROGRAMS

### Defined Benefit Pension Plan ● ~ +

This defined benefit plan offers financial security in retirement as guaranteed monthly income, funded through employer dues and investment earnings.

### Retirement Savings Plan ● ~ cost may be shared

Our 403(b)(9) plan can help participants build savings and achieve long-term retirement goals, with pre-tax and Roth after-tax contribution features. *Fidelity Investments*

## FINANCIAL PROTECTION PROGRAMS

### Death and Disability Plan ● ~ +

A comprehensive plan that offers peace of mind and financial security through salary continuation, lump-sum death benefit, monthly benefit in the event of a long-term disability, and more, as well as supplemental coverages.

### Term Life Plan ●

A low-cost coverage option available in tiers from \$5,000 to \$50,000, or an income-based benefit amount, one times a member's effective salary, available at a lesser cost than your employees likely could secure on their own.

### Temporary Disability Plan ● ~ +

For a disability up to 90 days, this benefit provides employees with up to 60 percent of effective salary capped at the IRS maximum (\$285,000 in 2020) after a 14-day waiting period. *Lincoln Financial Group*

### Long-Term Disability Plan ●

This benefit offers financial protection during a long-term disability that extends beyond 90 days, providing a benefit of up to 60 percent of effective salary capped at the IRS maximum (\$285,000 in 2020) throughout their disability. *Lincoln Financial Group*

## HEALTH PROGRAMS

### Medical Plan ● ~

All three coverage options — a preferred provider organization (PPO), an exclusive provider organization (EPO), and a high deductible health plan (HDHP) — feature generous preventive care and prescription drug benefits, a telemedicine option, and Call to Health, our online well-being program. *Highmark Blue Cross Blue Shield*

### Vision Eyewear Plan ● ~ cost may be shared

Save hundreds of dollars every year on the cost of eyeglasses, contacts, and more through this low-cost benefit. *VSP*

### Dental Plan ● ~ cost may be shared

Provides coverage for a wide range of basic and major services and orthodontic treatment for children, saving members money on dental care and helping to support overall health and well-being. *Aetna*

## TAX-ADVANTAGED ACCOUNTS

### Flexible spending account: dependent care ●

Can be used to pay for eligible expenses for children under age 13 and certain older family members, such as in-home child care, before- and after-school programs, and adult day care. *Further*

### Flexible spending account: healthcare ●

Pay for eligible medical, dental, and vision expenses, such as deductibles, copayments, and copay amounts — all with pretax dollars. *Further*

### Health savings account ●

When offered along with the high deductible health plan (HDHP), these accounts can be used to pay for qualified healthcare expenses, including the annual HDHP deductible, copayments, dental treatments, and prescription drugs, for themselves or any eligible dependent. *Further*

#### Work requirement key

- 20 hours or more per week; no requirement for ministers in self-employed validated service
- 20 hours or more per week
- No hourly work requirement
- Requires participation in PC(USA) or other employer-sponsored plan