

REGIONAL REPRESENTATIVE E-NEWSLETTER

January 2009

"News from the Board of Pensions"

Note: This newsletter offers highlights and news from the Board of Pension. Please feel free to share this piece with your communications director or webmaster.

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New Plan benefits offered

The Board of Pensions continually evaluates its plans, programs, and services, looking for ways to improve them. We are pleased to announce some of the latest enhancements, effective January 1, 2009. These benefits help you engage in the [Stewardship of Self](#) initiative, enabling you to better care for the well-being of the spiritual, vocational, financial, and health aspects of your life. This effort not only improves your own life, but also helps you fulfill a responsibility to care for the greater Presbyterian Church (U.S.A.) community.

Office Copay Waived for Preventive Care

All active Medical Plan members and their covered spouses and dependents qualify for an office copay waiver (\$0 copay) for annual covered [preventive care](#) services with an in-network primary physician or gynecologist. Eligible in-network preventive tests and screening services will continue to be covered at 100 percent.

The coverage of these well visits is designed to encourage you to engage in the habit of proactive action with regard to your physical well-being. This behavior reduces healthcare costs, improves medical outcomes, and even saves lives.

Financial Services Enhanced

The Employee Assistance Program's (EAP) new financial services provide you with a team of financial experts. When you call 866-640-2772, you can arrange for a telephone consultation with an EAP counselor, who will help you clarify your concerns, assist you with problem solving, and help you connect with appropriate resources. If your situation extends beyond the scope of the initial call, you will receive additional phone support and/or referrals to other resources. Certified financial planners, certified tax preparers, enrolled agents, certified public accountants, and professionals from the banking and insurance industries are available to discuss such matters as:

- Tax planning
- Debt counseling
- Credit management and repair
- Budgeting
- Retirement planning
- Divorce planning
- Medicaid and Medicare

New Fitness Benefit Available

The Board has added a [fitness benefit](#) for active and retired members and their covered spouses and dependent children. GlobalFit helps you make fitness a part of your life. It offers three membership options and reduced rates on fitness club memberships.

GlobalFit's gym network includes more than 10,000 exercise facilities across the United States and Puerto Rico. You can locate a club and become a member either through the [GlobalFit Web site](#) or by contacting a GlobalFit customer service representative at 800-294-1500. You can find a participating GlobalFit club online instantly, get pricing information, and even download a guest pass for a free one-day tour and/or workout.

Please see the [GlobalFit product sheet](#) for details about this new fitness benefit.

What's new on Pensions.org and Benefits Connect

The Board is pleased to announce some of the latest enhancements and additions to Benefits Connect and Pensions.org.

Benefits Connect open to retirees and surviving spouses

[Benefits Connect](#) is now available to retirees and surviving spouses. Benefits Connect lists all of the benefits in which they are currently enrolled and provides additional information, including the payment history, to these members. Added features include the ability for retirees and surviving spouses to request a change in their direct deposit information online.

Taxation of Death Benefit Dues Calculator now available

The latest addition to the online calculators is the [Taxation of Death Benefit Dues Calculator](#), which enables church treasurers and business administrators to determine imputed income, if any, that must be reported on members' W-2 forms for death benefits coverage through the Benefits Plan.

FAQ section added

The Board has added a [Frequently Asked Questions](#) section to Pensions.org. This section answers the most common questions the Board receives about medical claims, salary changes, dues invoices, service changes, and dependent changes.

Reporting service and salary changes to the Board

It is important to report changes to a member's position or compensation to the Board of Pensions within 31 days of the change. Reporting changes in a timely manner ensures that benefits information is up-to-date.

The changes* must be reported using the following forms:

- [Change of Salary form](#) for changes in total annual [Effective Salary](#)

- [Service Change form](#) for changes in hours, employment classification, or Benefits Plan participation

Both the member and an authorized representative of the member's church or employing organization must sign these forms.

**Retroactive changes to hours, employment classification, and salary are made only for the current year and the immediate preceding year, subject to the date the Board receives the appropriate form.*

Please remember as your regional representative, I am available to assist those in your presbytery who are in any way related to the work of the Board of Pensions, by offering,

1) Retiree Luncheons, 2) Church Treasurers Workshops, 3) Clergy Terms of Call seminars, 4) CPM Consultations, and 5) Benefits Overview Workshops for Presbytery Leadership Events and 6) for those congregations that have several staff members enrolled in the Benefits Plan.

Generally many of these workshops and presentations could be done in one hour or so, and may well save hours in the years to come. Let me know if you would like me to hold such an event or workshop in your presbytery.

Prayer for the Day

God of life,

There are days when the burdens we carry are heavy on our shoulders and weigh us down, when the road seems dreary and endless, the skies gray and threatening, when our lives have no music in them, and our hearts are lonely and our souls have lost their courage.

Flood the path with light, turn our eyes to where the skies are full of promise; tune our hearts to brave music, give us the sense of comradeship with heroes and saints of every age; and so quicken our spirits that we may be able to encourage the souls of all who journey with us on the road of life, to your honor and glory. Amen.

- attributed to Augustine of Hippo (354)