

**REGIONAL REPRESENTATIVE
E-NEWSLETTER
October 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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It's time to Register for the Tax Tips Webinar for Ministers and Churches

December 9, 2009 - 3:00 p.m. – 4:00 p.m. Eastern Time

[Register now!](#)

What common errors should you be aware of as you prepare your 2009 returns? How could recent tax law changes affect how you report income and expenses in 2010?

Tax Tips Webinar for Ministers and Churches is a free event that helps ministers and churches understand clergy taxes. Hear renowned clergy and church tax expert Richard R. Hammar, J.D., LL.M., CPA, explain:

- recent tax law changes that will affect ministers and churches
- the expenses that are and are not deductible
- a ten-step year-end checklist
- how lending money to a minister could put a church's tax-exempt status at risk

You can register [online](#) or by phone at 800-355-4487. You can also submit your tax questions when you register for this Webinar.

The popular session will be presented as a Webinar, enabling members to both see and hear the presentation online. (Members can still call in if they do not have access to the Web.)

Space is limited, so sign up today. Registration ends November 20.

Stewardship of Self Wellness Tip:

Drink a glass of water before eating. Oftentimes, the sensation we perceive as hunger is actually thirst, according to the U.S. Public Health Service. See if a glass of water satiates that empty stomach. In addition, research shows that drinking a glass of water before a meal greatly reduces the calories eaten by older adults and people with obesity.

For more wellness tips, visit the [Get Inspired](#) page on the Stewardship of Self section of Pensions.org. We'd also like to hear about your wellness [success stories](#) and [statements](#), so if you have one to share, please [contact us!](#)

Communications Regarding Medical Plan Changes Continue

The modifications being made to the Medical Plan were first reported in the summer 2009 issue of ***The Board Bulletin***. In addition to an email announcement, the Board has developed several communication tools to help Plan members understand the changes:

- [Medical Plan Changes mailing](#)
- [2010 Medical Plan at a Glance flyer](#)
- [Medical Plan Changes for Active Benefits Plan Members e-learning module](#)
- [Medicare Supplement Program Changes for Retired Benefits Plan Members e-learning module](#)

- [Medical Plan Changes E-learning Modules Spotlight On article](#)

The modifications to the Plan include:

- Changes to deductibles and out-of-pocket costs (effective January 1, 2010)
- A new health management service provider (effective January 1, 2010)
- Expanded coverage for children with congenital developmental disabilities (effective January 1, 2010)
- An increase in the maximum lifetime benefit (effective January 1, 2010)
- Dependent coverage waiver option available (effective October 1, 2009)

Details about these changes will continue to be emailed, mailed, and posted to Pensions.org over the coming months. If you have questions about the changes, please contact the Board at 800-773-7752 (800-PRESPLAN).

Attention Church Treasurers and Business Administrators: Salary Change Form to Come Online!

We are pleased to announce that church treasurers and business administrators will be able to submit their 2010 salary changes online. This new feature will be accessible through Benefit Connect, the Board's secure benefits Web site.

Once a church treasurer or business administrator registers on Benefits Connect, he or she will be granted access to this new feature. Changing or confirming salaries will be completed through an easy-to-follow online process.

Church treasurers and business administrators will receive more information in the coming months.

Christmas Joy Offering Begins

The time of year has arrived when we begin to think about the Advent and Christmas seasons and consider our donations to the Christmas Joy Offering. This offering provides a wonderful opportunity for you to support the Assistance Program of the Board of Pensions and Presbyterian-related racial ethnic education.

You may provide your contribution through gifts to your congregation's offering or, if this is not convenient, you may [give online](#).

For additional information about the Christmas Joy Offering, including an educational video, please visit the [Presbyterian Church \(U.S.A.\)'s Web site](#).

Open Enrollment for Optional Dental and Supplemental Death Benefits

This year's open enrollment period for Optional Dental and Supplemental Death Benefits began on October 5 and will run through November 20, 2009.

There are no rate changes for either program for 2010. For program details, please visit the [Optional Dental Program](#) page and the [Supplemental Death Benefits Program](#) page.

This year, Pensions.org will also serve as a central repository for all of the required enrollment forms and information, so look for the materials online.

Access to Your Benefits Information Online through Benefits Connect

Active and retired members and surviving spouses have access to [Benefits Connect](#), the Board's secure Web site that provides online access to their personal and Plan benefits information, as well as useful tools.

To register, visit the Board's Web site at Pensions.org and select "Register" under the Benefits Connect

logo. If you have questions, you may complete the [Contact Us](#) form or call us at 800-773-7752 (800-PRESPLAN).

Thought for Today:

“Trust the past to God’s mercy,
the present to God’s love,
and the future to God’s providence.”

- St. Augustine of Hippo

The Westminster Collection of Christian Quotations, 382

Regards,

Helen Locklear

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