

FALL 2020

# Board Connections

Updates for churches and church employers from the Board of Pensions

## 'Walking together' to provide benefits for new worshipping community leaders

The Reverend Dr. Lindsay P. Armstrong and the Reverend Rafael Viana have spoken many times since they first met in 2016 — but they both remember one particular phone call vividly. It was in late 2019, when Rev. Armstrong called Rev. Viana to inform him that he would be receiving benefits through a Benefits Grant for Organizing Pastors and Evangelists from The Board of Pensions of the Presbyterian Church (U.S.A.).

"I remember well her call telling me the good news that we had achieved this blessing for our family," said Rev. Viana, who is co-pastor, along with his wife, the Reverend Ivette Llano, of On The Way and Casa Brasil, two new worshipping communities serving immigrant communities in the Atlanta area.

"I hadn't told him that I had applied on his behalf. I didn't want to raise his hopes," said Rev. Armstrong, Executive Director of the New Church Development Commission, which leads new church developments for the Presbytery of Greater Atlanta.

"This was really big. It was a game-changer for him," she added.

It meant that Rev. Viana would be enrolled in the PC(USA)'s benefits plan at a significantly reduced cost. Introduced in 2019 to support the evangelism efforts of presbyteries, the grant subsidizes the cost of the Pastor's Participation benefits package, which includes full family medical, pension, and death and disability coverage. The cost to the presbytery is free for the first three years, with a reduction through year five. Rev. Viana had previously purchased medical coverage from the Health Insurance Marketplace but the cost was burdensome.

"Receiving this grant was yet another response from God's care for our lives," said Rev. Viana. "I have often used Psalm 37:5 in my preaching, and I can testify that this is a spiritual truth: 'Commit thy way unto the Lord; trust also in Him, and He shall bring it to pass.'"



Rev. Viana with his wife, Rev. Llano, and their children

When Rev. Armstrong met Rev. Viana in 2016, he had just arrived in the United States from Brazil with his wife and their two children. "We visited Hispanic churches in the area, and our hearts felt a deep love for this immigrant community," Rev. Viana explained.

By 2017, Rev. Viana and his wife had started On The Way, a Spanish-speaking new worshipping community largely serving immigrants from South America. They held their first worship service at the Fellowship Hall of Fairview Presbyterian Church in Lawrenceville, Georgia, on November 12, 2017.

"At On The Way, we assume a motto, Walking Together, which expresses the deep desire to be a church that loves and supports all who join with us on this journey," said Rev. Viana.

By the end of 2018, still working closely with Rev. Armstrong, Rev. Viana began to think about starting another new worshipping community for Brazilian families to worship in Portuguese, Rev. Viana's native language. He explained, "I remember a conversation with a congregant that was very important in the process of discernment. She said, 'I miss worshipping God and singing songs of praise in the language that my heart speaks.'"

Answering this call, Rev. Viana and his wife established Casa Brasil, and in summer 2019, the new worshipping community was welcomed for worship by Johns Creek Presbyterian Church, in Johns Creek, Georgia. Just a few months later, Rev. Viana would receive that all-important

> See **WALKING TOGETHER** on page 2





### GREETINGS SIBLINGS IN CHRIST,

As I write this, we are still very much living together apart. Support for well-being is so important now, and the Board of Pensions is expanding, and enriching, the virtual experiences we offer.

In this Board Connections, there is information about two new e-learning opportunities focused on wholeness. They're available to Benefits Plan members through Benefits Connect. As an employer, you also might find it helpful to look at the short Q&A on coronavirus and employee benefits included here.

Because this newsletter is intended to ensure that benefits updates reach congregations and presbyteries — and the deadline to submit your Employer Agreement is October 9 — we remind you here about new benefits for 2021. Minister's Choice provides important financial protection for ministers and widens access to education and assistance programs. The Temporary Disability Plan is included in both the Pastor's Participation and Minister's Choice benefits packages and available to any eligible employee.

Finally, we share a wonderful story that comes out of our Benefits Grants for Organizing Pastors and Evangelists. A grant made to a presbytery has made it possible for the pastor of two new worshipping communities in the Atlanta area to be enrolled in Pastor's Participation and receive benefits through the Board. It is a "blessing for our family," he says. Please spare a moment for it.

As always, if you have questions please call us at **800-773-7752 (800-PRESPLAN)**. Our service representatives are available to speak with you Monday through Friday, 8:30 a.m. to 7 p.m. ET.

—*The Rev. Dr. John G. McFayden*  
*Executive Vice President &*  
*Chief of Church Engagement*

### > **WALKING TOGETHER** from page 1

phone call from Rev. Armstrong about receiving benefits.

"Knowing that my family is assisted, that we can receive medical care and that we can plan for retirement in the future, has taken a heavy load off my shoulders," he said. "This freedom of mind allows me to focus my thoughts and actions on our communities. I have no doubt that this was a great blessing for my life, for my family, and for On The Way and Casa Brasil. ...

"I am a foreigner in a strange land and the Presbyterian Church (U.S.A.) has made me feel like part of a large family," he continued. "I have received much from the Lord, and gratitude is a constant in my heart. I cannot help but thank God for the life of the New Church Development Commission, the Presbytery of Greater Atlanta, the Board of Pensions, and the PC(USA). We keep walking together."

For more information, see [pensions.org/benefits-grants-evangelists](https://pensions.org/benefits-grants-evangelists).

## Help with navigating benefits decisions

Sessions, session committees, and other church leaders making benefits decisions may call on their Board of Pensions Church Consultant for guidance about options. These consultants offer personalized assistance to churches, as well as mid councils, across the country. To find the consultant for your region, see [pensions.org/church-consultants](https://pensions.org/church-consultants).

### Do you know about the new benefits package for ministers?

Minister's Choice provides important financial protection during active service and into retirement at only 10 percent of effective salary. Plus, it expands access to assistance and education programs, such as CREDO and Board University. Benefits include the Defined Benefit Pension Plan, the Death and Disability Plan, the Temporary Disability Plan (a new benefit for 2021), and the Employee Assistance Plan. Learn more at [pensions.org/2021benefits](https://pensions.org/2021benefits).

### E-newsletter sign-up

Subscribe to our Board Connections and Employer News email newsletters to receive the latest information about benefits and programs. Sign up today at [pcusa.pensions.org/subscribe](https://pcusa.pensions.org/subscribe).

### New e-learning supports wholeness in virtual spaces

To respond to physical distancing guidelines while upholding our commitment to providing opportunities that support wholeness, the Board of Pensions has created new e-learning offerings and reimagined in-person conferences and seminars as virtual experiences.

The Leaving Well: Navigating Transitions in Ministry and Work series, for members who are discerning a vocational transition at any stage of their career, explores topics such as laying the foundation for understanding change and transition, engaging the discernment process, leaving well, and beginning anew.

The THRIVE E-Learning series redesigns our in-person THRIVE retirement planning seminar as an online experience. For members within 10 years of retirement and their spouses or surviving spouses, THRIVE — short for Thinking Retirement: Identity, Vocation, and Economics — addresses retirement preparation holistically.

These new e-learning series are available on Benefits Connect ([benefitsconnect.pensions.org](https://benefitsconnect.pensions.org)), through Board University's e-learning content library, to active and retired members of the Benefits Plan of the Presbyterian Church (U.S.A.); their spouses and surviving spouses; and seminarians — all at no cost.

## New disability plans available for 2021

Now that 2021 Employer Agreements are available on Benefits Connect, employers may select the Temporary Disability Plan, a new benefit available for employees working at least 20 hours weekly.

The Temporary Disability Plan provides short-term partial income replacement benefits for members who are sick or injured and unable to work. It fills a gap that sometimes occurs during the 90-day waiting period for disability benefits under the Death and Disability Plan.

Temporary disability benefits are generally available for up to 90 days from the date of disability. Benefits begin after a member has been disabled and unable to work for 14 consecutive days. The benefit generally equals up to 60 percent of effective salary, up to \$285,000. Evidence of insurability is not required and there is no pre-existing condition exclusion. Members

will receive disability payments directly from Lincoln Financial Group, the Board's business partner in administering the plan.

This new plan also will be included automatically in the Pastor's Participation and the new Minister's Choice benefits packages, beginning January 1, 2021. It may also be offered to employees who are not enrolled in Pastor's Participation or Minister's Choice and work at least 20 hours a week.

Additionally, offering the Temporary Disability Plan along with another new benefit for 2021, the Long-Term Disability Plan, can provide employees with comprehensive financial protection should they become unable to work due to a disability. The Long-Term Disability Plan is available to eligible employees not enrolled in the Death and Disability Plan, Pastor's Participation, or Minister's Choice.

## Five questions about coronavirus and employee benefits

<p><b>1</b> Does the Medical Plan cover testing or treatment for COVID-19?</p>	<p><b>Yes, all three Medical Plan options (PPO, EPO, and HDHP) pay 100 percent of the cost for coronavirus testing (members pay no deductible, copay, or copayment).</b> In addition, under the PPO and EPO, deductibles and copayments will be waived for inpatient treatment of COVID-19 at network hospitals.</p>
<p><b>2</b> An employee is struggling and needs someone to talk to. How can they get help?</p>	<p><b>Eligible employees and anyone in their household can contact the Employee Assistance Program (EAP), administered by Cigna, 24/7 at 866-640-2772.</b> The EAP provides up to 10 free private counseling sessions when employees begin to use EAP by September 30, 2020. (After September 30, employees will receive six free sessions.) Employees who are not eligible for the EAP and retired members can call Cigna's free 24-hour Behavioral Resource Line at 866-912-1687.</p>
<p><b>3</b> Has the CARES Act affected benefits through the Board of Pensions?</p>	<p><b>The Coronavirus Aid, Relief, and Economic Security (CARES) Act contains several provisions that affect healthcare and retirement benefits.</b> For a healthcare flexible spending account (FSA) or a health savings account (HSA), it removes the requirement that over-the-counter drugs must be prescribed by a physician to be eligible for reimbursement.</p>
<p><b>4</b> If an employee's hours are reduced because of this crisis, will they still be eligible for benefits?</p>	<p><b>The Board of Pensions has suspended the required 20-hour rule for continued benefits eligibility to maintain current benefits.</b> If you reduce an employee's hours to fewer than 20, the employee can maintain benefits, provided the dues remain paid. If you furlough an employee with benefits coverage, you can reduce hours to zero and still maintain the employee's active status for benefits purposes, provided the dues are paid on the position.</p>
<p><b>5</b> How can I make sure I have the latest updates about benefits and coronavirus?</p>	<p>Visit our coronavirus information page for updates and information about COVID-19 and the Benefits Plan at <a href="https://pensions.org/coronavirus">pensions.org/coronavirus</a>.</p>

## How flexible spending accounts help you save

Did you know that flexible spending accounts can be added to the benefits lineup for only \$3.90 per employee per month? And employers may save, too?

These tax-advantaged accounts help employees save money on eligible expenses, such as in-home child care or copays for doctor's visits. Because FSAs are funded through pretax payroll deductions, employers who offer these accounts do not pay FICA taxes on contributions from employees who are not ministers.

The Board of Pensions offers two types of flexible spending accounts through a partnership

with Further — a national leader in spending account administration — that may be offered to ministers and employees.

**Healthcare flexible spending accounts** (healthcare FSAs) allow participants to pay for eligible medical, dental, and vision expenses, such as deductibles, copayments, and copay amounts for doctor's office visits and prescription drugs — all with pretax dollars. You may offer it to employees eligible to enroll in the PPO or EPO option of the Medical Plan, or another eligible medical plan you offer.

**Dependent care flexible spending accounts** (dependent care FSAs) can be used to pay for eligible expenses for children under age 13 and certain older family members. Eligible expenses

include in-home child care, licensed day care facilities, before- and after-school programs, and adult day care. You may offer it to any employee because there is no minimum hourly work requirement for participation.

Employers may select these benefits on their 2021 Employer Agreement, which is open through October 9, 2020.

### What are the costs?

- Employers pay \$3.90 per employee per month, whether the employee has one type of FSA or both.
- There are no setup or other annual fees for these accounts.



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

2000 Market Street  
Philadelphia, PA 19103-3298

## Your Fall 2020 Board Connections

# It's time to select benefits for 2021.

Your Employer Agreement is available on Benefits Connect through October 9, 2020.

### HOW WE SERVE MORE

Our commitment to service excellence is a defining characteristic of what we do. As an agency of the Presbyterian Church (U.S.A.), we are honored to provide benefits — a call that we take seriously.

### HOW WE SERVE BETTER



PLAN DESIGN THAT  
REFLECTS OUR VALUES



STABILITY OF COSTS  
YEAR OVER YEAR



A CULTURE AND  
TRADITION OF SERVICE



COMMITMENT  
TO WHOLENESS AND  
WELL-BEING

### 2021 BENEFITS

See what's new for 2021 at [pensions.org/2021benefits](https://pensions.org/2021benefits)

#### Retirement Programs

- ◆ Defined Benefit Pension Plan
- ◆ Retirement Savings Plan

#### Financial Protection Programs

- ◆ Death and Disability Plan
- ◆ Term Life Plan
- ◆ Temporary Disability Plan
- ◆ Long-Term Disability Plan

#### Health Programs

- ◆ Medical Plan
- ◆ Employee Assistance Plan
- ◆ Vision Eyewear Plan
- ◆ Dental Plan

#### Tax-Advantaged Accounts

- ◆ Dependent care flexible spending account
- ◆ Healthcare flexible spending account
- ◆ Health savings account

### CONTACT US

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