

FALL 2021

Board Connections

Updates for churches and church employers from the Board of Pensions

Sabbatical grant enables pastor to refill her cup and reconnect with God

The Reverend Dr. T. Janel Dixon has served Cedar Park Presbyterian Church since 2013, when she became the congregation's first female pastor. Located in her hometown of Philadelphia, Cedar Park is a small, 104-year-old African American congregation with an average age of over 65 years — “seasoned saints,” as Rev. Dixon affectionately calls the congregants.

Along with her responsibilities at Cedar Park, Rev. Dixon served as the primary caregiver for her mother from the time she accepted the call at Cedar Park until her mother's death in March 2021.

“Caring for [my mom] and the congregation took a lot out of me,” Rev. Dixon said. By early 2020, she began to recognize signs of burnout: She felt her energy and creativity start to wane, and she didn't feel as sharp as she normally does.

“I'm kind of a workaholic at times, but I realized that I needed to start doing a better job with self-care,” said Rev. Dixon, who also serves as Co-Moderator of the Philadelphia Chapter of the National Black Presbyterian Caucus and a member of the Board of Trustees of the Presbytery of Philadelphia.

While participating in Healthy Pastors, Healthy Congregations, a financial education program through the Board of Pensions, Rev. Dixon learned about Sabbath Sabbatical Support, one of several grants offered through the Assistance Program of the Board of Pensions. Sabbath Sabbatical Support provides eligible ministers with a portion of the support they need — up to \$3,000 — to engage in planned activities for personal and professional renewal.

Rev. Dixon submitted her Sabbath Sabbatical Support grant application to the Board of Pensions just as much of the world, including her corner of it in Philadelphia, was coming to a halt because of the coronavirus pandemic. “It was a very anxious time for the congregation,” she recalled. “I had really debated whether or not this would be the right time to take Sabbath.”



The Reverend Dr. T. Janel Dixon

After much discernment, Rev. Dixon embarked on her sabbatical in July 2020. In addition to receiving the grant from the Board of Pensions, she also received financial support from her presbytery and congregation.

With travel restrictions in place in response to the pandemic, the theme of Rev. Dixon's sabbatical was Becoming a Tourist in My Own Hometown. “I decided to put together a plan to explore various places right here in and around Philadelphia. . . . I wanted to go on a journey to

> See **SABBATICAL GRANT** on page 6



Support for new ministries grows with additional benefits grants

At its summer meeting, the Board of Directors of the Board of Pensions expanded the number of Benefits Grants for Organizing Pastors and Evangelists, from the initial 30 up to 50. These grants support ministers' enrollment in Pastor's Participation.

The Board of Pensions established the program in 2019 to assist presbyteries planting churches and cultivating new ministries. Since then, approximately 30 positions have been approved for grants. The one-year grants, for ministers in job code 301, are renewable for up to five years. The cost of coverage to a presbytery is free in the first three years and reduced in the final two.

The next application period is September 1 to November 30, 2021, for benefits that begin January 1, 2022. A presbytery must apply for the grants and submit a completed application to the Board of Pensions. The process requires a review and endorsement by the Committee on Ministry.

For more information about these grants, see pensions.org/benefits-grants-evangelists.

Annual Enrollment for 2022 benefits is coming in October



Employees enrolled in the Benefits Plan of the Presbyterian Church (U.S.A.) can elect benefits October 25 through November 12, 2021, for coverage effective January 1, 2022.

After annual enrollment ends, employees may elect coverage or make changes only if they experience a qualifying life event, such as getting married or adopting a child, so be sure employees take advantage of this opportunity.

How can we all take care of those who serve in ministry?



Ministers who give their best gifts to serving God need our support. You can support their ministry through Minister's Choice. This new benefits package:

- ✓ Provides comprehensive, critical financial protection throughout a minister's career.
- ✓ Supports wholeness through access to assistance and education programs, such as CREDO.
- ✓ Is only available through the Presbyterian Church (U.S.A.).

Your church consultant can help you discern if Minister's Choice is right for your organization.

Find your church consultant at pensions.org/church-consultants.



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



GREETINGS,

I am grateful for this opportunity to share a little bit about the support we in Employer Services provide. While your Church Consultant can assist you with developing a benefits strategy for your organization, we are here to answer your questions about benefits selection, cost, and administration — in English, Korean, and Spanish.

With Employer Agreements due by October 8, you may be thinking about which benefits to offer in 2022. A step-by-step guide to completing the Agreement is included in this newsletter. We hope it will be an easy process, but if you have questions, please call us at 800-773-7752 (800-PRESPLAN) and speak with a service representative.

If you do not currently participate in the church plan but want to learn more, Employer Services is here for you as well. In recent years, employers coming into the plan have seen their costs go down. They also say they appreciate partnering with us, a church agency, because we share their values.

We want to help you be the best employer you can be, so we offer a wide selection of benefits. Several benefits have no hourly work requirement and cost employers little to nothing to offer. We write about those in this newsletter. If you want to know more about them, call us!

Our service representatives can also connect you and plan members with assistance. The Sabbath Sabbatical Support grant we write about in this newsletter is one of several grants the Board offers. And there are employer incentive programs, such as Benefits Grants for Organizing Pastors, which Employer Services assists with.

As a reminder, 2022 is the second year we are offering Minister's Choice. It provides important financial protection for ministers and access to programs that support wholeness, including CREDO. The cost is just 10 percent of effective salary, fully paid by the employer. Our service representatives have details.

So, please, make use of our knowledge to help you be the best employer you can be. Again, our number is 800-773-7752 (800-PRESPLAN). Call weekdays, 8:30 a.m. to 7 p.m. ET, and we will answer. We are here to serve.

Sincerely,

Yvette Russell

*Vice President, Customer Engagement,
Chair, Diversity, Equity,
and Inclusion Leadership Council*

Who is your Church Consultant?

Benefits decision-makers and ministers throughout the Church should know their guide to benefits and Board programs.

This is the job of a Board of Pensions Church Consultant: Help employers be the best they can be. And help members of the Benefits Plan of the Presbyterian Church (U.S.A.) get the most out of their benefits.

Church Consultants help employers design benefits strategies for attracting, developing, and retaining ministers and other staff. They do so fully aware of the tension between the reality of a limited budget and the desire to support those who serve the Church.

Church Consultants also assist mid councils. They work with Committees on Ministry, Pastor Nominating Committees, personnel committees — any and all benefits decision-makers. They also help ministers and church employees best use their benefits and access Board assistance. And they can educate candidates for ordination and seminarians on advocating for themselves during the call process.

Church Consultants address benefits questions, especially the “Where do I start?” questions. Here’s an example: A church calls a minister or increases the scheduled hours of a current minister. Which benefits package do they provide? Pastor’s Participation or Minister’s Choice?

Here’s another example: A church has a dependable secretary who works only 10 hours a week. What could church leaders do to retain this employee? A Church Consultant will walk them through the details of benefits that are open to someone who works less than 20 hours a week.

Church Consultants help employers “create the best environment and offer the best benefit choices so all who serve the Church might flourish,” said the Reverend Dr. Doug Portz, a Senior Church Consultant. “I’m passionate about supporting those who, in answering God’s call, use their gifts to build up the body of Christ.”

So, benefits decision-makers, as well as plan members, should know who their Church Consultant is — and reach out to them. See pensions.org/church-consultants for Church Consultants’ bios and the regions they cover, along with their contact information.

Call to Health website now available in Spanish, Korean

Call to Health participants whose preferred language is Korean or Spanish can change their account settings on the Call to Health website so they can answer the call in those languages. The Call to Health website now gives participants the option to set their language preference to one of four settings:

- English;
- Spanish;
- Latin American Spanish; or
- Korean.

To update language preference, just follow these three steps:

1. Log on to calltohealth.org.
2. Click the downward arrow next to your profile picture at the upper right and select SETTINGS.
3. Click Language and select your preference from the drop-down menu.

Once a participant changes the language setting, the selection will be saved, and

each time the participant visits the site, all page content, the Well-Being Assessment (including results), and most individual and team challenges will display in the preferred language. Any weekly or monthly email notifications from Call to Health will also be in the language selected. Language settings can be changed at any time.

Focus on wholeness and save on 2022 deductibles

Call to Health encourages wholeness through activities that focus on these key areas: spiritual, health, financial, and vocational. Medical Plan members can reduce medical deductibles for 2022 by as much as one-third when they complete Call to Health Level 1 by November 12, 2021. Learn more at pensions.org/calltohealth.

Call to Health is available to employees and their spouses with medical coverage through the Board of Pensions; it is not available to members enrolled in Triple-S, GeoBlue, or the Medicare Supplement Plan.

A step-by-step guide to completing your Employer Agreement

Employer Agreements are available on Benefits Connect through October 8, 2021. Follow these steps to complete your Employer Agreement and make sure your choices are right for your organization — and your employees. Plus, new features help make submitting your 2022 Agreement even easier.

Reminder: At each step, click on each benefit group to ensure you are making a choice for that benefit for each group.

- 1. Start Here.** A new feature provides a quick way to offer your current options for 2022. If you want to offer the same benefits to the same groups and employees for 2022, choose the **No Changes to Employer Agreement** button. You will be taken to the **Review & Submit** page showing your current benefits offerings with 2022 costs. Review carefully to make certain the choices are still right for your organization and click **Submit**. Once you submit a 2022 Employer Agreement, you will no longer see this button on the Start Here page.
- 2. Manage Groups/Select Packages.** Take the opportunity to make certain that your benefit groups are still right for you. Consider enrolling eligible ministers not in Pastor's Participation in Minister's Choice if they aren't already; 10 percent of effective salary provides top-tier defined benefit, death and disability, and temporary disability benefits that cannot be duplicated in the marketplace.
- 3. Retirement Programs.** Remember that you can offer any employee the opportunity to save in the Retirement Savings Plan of the Presbyterian Church (U.S.A.). There is no work hours requirement, no cost to employers, and low fees for employees.
- 4. Financial Protection Programs.** You may want to take a fresh look

at the Financial Protection Programs that were new in 2021. Adding one or more might add value to your overall benefits offerings without increasing costs. For example, the Temporary Disability Plan can be offered to any employee working at least 20 hours a week and can be 100 percent employee-paid.

- 5. Health Programs.** This page links to medical, dental, and vision eyewear options. You'll see a *new feature* on the medical page — a link to a spreadsheet that makes doing the math for employer contributions easy. The *contribution spreadsheet* lets you enter the dollar amounts you want to pay toward medical coverage and provides the contribution percentage you need to enter on the medical page. **Important:** If you want to offer medical coverage to employees or groups who do not currently have it, you *must* call the Board of Pensions to request accurate costs. The costs for medical coverage shown may not accurately reflect all employees eligible for coverage.
- 6. Tax-advantaged Accounts.** Flexible spending and health savings accounts can help your employees save money in taxes while also paying for healthcare and/or dependent care expenses. As the employer, you may also save in certain payroll taxes for participating employees.
- 7. Review & Submit.** This page shows all your organization's benefit groups, choices, and costs. It also highlights groups that might be eligible for a benefit but who have not been offered it. Take a few minutes to make certain that everything is correct, and that you are offering benefits choices that meet the needs of your organization and your employees.

Remember, you can submit as many Employer Agreements as you want through October 8, 2021. The latest submission as of October 8 will be your final 2022 Agreement.

For more information about selecting benefits for 2022, see pensions.org/benefits.

Add value to your benefits lineup for 2022

As you complete your Employer Agreements for 2022, consider these options that can help engage employees and add value to their workplace benefits program — at little to no cost to your organization. Many of these benefits have no hourly work requirement for employees to participate, so you can offer them to full- and part-time employees regardless of the number of hours they are regularly scheduled to work.

Dental Plan, for a wide range of services, includes preventive and diagnostic care, basic and major restorative care, and orthodontia for children. Benefits are administered by Aetna, and you may choose to pay all, some, or none of the cost for coverage. There is no hourly work requirement.

Vision Eyewear Plan, administered by VSP, helps with the cost of prescription eyewear by providing an annual allowance for glasses or contacts. You may choose to pay all, some, or none of the cost for coverage, and there is no hourly work requirement.

Dependent care flexible spending accounts, administered by Further, allow employees to set aside pretax dollars to pay for eligible child and elder care expenses. You may, but are not required to, contribute to employee dependent care FSAs, and there is no hourly work requirement.

Term Life Plan is a low-cost coverage option that provides a fixed amount of coverage up to \$50,000 or a salary-based benefit amount (up to \$50,000). No evidence of insurability is required at any time. You may offer term life coverage to employees working at least 20 hours per week who are not enrolled in the Death and Disability Plan.

Supplemental death benefits offer extra protection for employees covered under the Death and Disability Plan or the Term Life Plan. You decide whether to share in the cost of this benefit.

Retirement Savings Plan of the Presbyterian Church (U.S.A.) is a 403(b)(9) defined contribution plan through Fidelity Investments that allows for tax-advantaged savings with low annual fees for participants. There is no hourly work requirement for employees to participate. You may, but are not required to, offer an employer contribution.

Learn more at pensions.org/benefits.



Financial Protection Programs provide peace of mind, reduce financial stress

In a survey from the Bureau of Labor and Statistics released last year, only about 25 percent to 50 percent of surveyed employees have access to disability benefits. And yet, over 94 percent of those workers enroll in these benefits plans when offered. While more of those employees had access to life insurance, the participation rate was also substantively higher — more than 96 percent. It's hard to find other benefits that employees enroll in so readily.

What the data ultimately show is that employers often miss the opportunity to offer their employees the sought-after protection and security these programs offer.

Employers should also consider the potential impact these programs could have on employees doing their best work. According to the Consumer Financial Protection Bureau, “financial stress often carries into the workplace” and can add to challenges for employees. Financial Protection Programs may help remove some of the stress that employees face.

Resources that can help when a disaster strikes

Each day the news is filled with stories of those whose lives are touched by natural disasters such as wildfires and floods. Too often, those stories affect those with whom we work, learn, and worship. The Board of Pensions wants to make certain that you and your employees are aware of the resources available to you during extremely difficult times.

The Board offers a variety of resources — from crisis counseling, to help with medical care, to receiving financial assistance — for employers and members facing natural disasters.

Crisis counseling and resources. Ministers and employees with medical coverage through the

COST SHARING FACTS		
Plan	Cost	Cost-sharing
Death and Disability	1% of effective salary if offered with Defined Benefit Pension Plan enrollment, or 2.5% of effective salary if offered without	Employer pays full cost
Term Life	\$0.20 per month per employee for each \$1,000 of coverage	Employer pays full cost
Temporary Disability	\$0.45 per \$10 of weekly salary	Employer or employee pays full cost
Long-Term Disability	\$0.35 per \$100 of monthly salary	Employer pays full cost
Supplemental Death	Based on member's age, level of coverage, and nicotine-use status	Employer may pay none, some, or all of the cost

Financial Protection Programs offered by the Board of Pensions

Beyond doing what's right for their employees, employers should balance the cost for these important financial protection benefits with the value to the employer, employee, and the organization. See the Cost-Sharing Facts chart for the costs for Financial Protection Programs from

the Board of Pensions.

As you review your Employer Agreement this year, consider whether offering or adding a Financial Protection Program may be a benefit to your employees — and possibly your entire organization. Learn more at pensions.org/benefits. Sources: U.S. Department of Labor and Consumer Financial Protection Bureau

Board, and anyone in their household, may call the Employee Assistance Plan (EAP) at 866-640-2772. In addition to disaster assistance resources for employees and their families, the EAP provides assistance for employers and managers on coping with disasters and crisis counseling.

Financial help. The Board offers Emergency Assistance grants through the Assistance Program of the Board of Pensions. Emergency Assistance Grants may be offered to employees affected by natural disasters. The mid council or employer in the affected region should provide its Church Consultant with information about employees affected and the need. The Board will make emergency assistance decisions after receiving information on the magnitude of the need.

Telemedicine consultations. Employees and their family members with medical coverage through the Board can consult with a doctor 24/7 through Teladoc, 800-835-2362. Teladoc gives members access — by phone, video, or mobile app — to U.S. board-certified physicians who can diagnose and treat many medical issues, such as ear infections and flu symptoms.

Prescription drug refills. Members concerned about receiving prescription refills because they had to relocate as a result of a natural disaster should call Express Scripts, 800-344-3896, to have medications shipped to a temporary address.

If you or your employees have questions about benefits or assistance provided by the Board or any of our partners, contact us at **800-773-7752 (800-PRESPLAN)**.

CONTACT US



If you need assistance completing your Employer Agreement, call the Board at **800-773-7752 (800-PRESPLAN)**. Our service representatives are available to serve you Monday through Friday, 8:30 a.m. to 7 p.m. ET.



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

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Your Fall 2021 Board Connections

Have you selected benefits for 2022?

Your Employer Agreement will be available on Benefits Connect through October 8, 2021.

See more details: pensions.org/benefits.

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

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find out more about the place that I call home,” she explained.

Because Rev. Dixon is visually impaired, she does not travel alone and needed a companion to drive and assist her throughout her journey. She included expenses for a travel companion in her Sabbath Sabbatical Support application and was thrilled when the Board of Pensions covered those expenses. “It was huge for me that ... they would honor it and help support me in that way,” she said.

In addition to traveling in and around Philadelphia, Rev. Dixon made it a priority throughout her sabbatical to disengage from daily tasks and engage in prayer, reflection, meditation, and journaling, the latter of which continues to be a daily practice for her.

“Part of the goal of my Sabbath was reconnecting with God. ... By the time I went on Sabbath, my cup was just about empty. I wanted to focus on refilling my cup and, certainly when it was all said and done, my cup was running over because I felt that reconnection with God,” said Rev. Dixon.

She returned to her congregation restored and rejuvenated. “I think [the congregation] could see the difference in how I was going about ministry, even in the midst of COVID – the fact that I was rejuvenated and serving with great resilience and more creativity,” she said.

Rev. Dixon expressed a deep gratitude for those who helped provide her with the opportunity to take her first sabbatical in more than 20 years of ministry. “I am so grateful and indebted to the Board for their care of us as clergy. It means so much when you know you are supported,” she said.

See pensions.org/assistance for more information about grants available to ministers and members.