

Board Connections

Updates for churches and church employers from the Board of Pensions

Benefits grant supports co-pastors as they follow their call to ministry with incarcerated youth

In 2018, while serving Bon Air Presbyterian Church in Chesterfield, Virginia, the Reverend Lauren Cogswell Ramseur wanted to grow the church's ministry with nearby Bon Air Juvenile Correctional Center.

When the center relayed to Rev. Ramseur that the youth had been asking for a gospel choir, she connected with the Reverend Ashley Diaz Mejias, who had been doing pastoral care and chaplaincy at a local jail.

Revs. Ramseur and Mejias joined together with a choir director and a group of volunteers — several of whom had previously been incarcerated. They named themselves Voices of Jubilee.

The ministry expanded to include ongoing pastoral care work, public policy advocacy, and support for the youth through the court system. At the February 2020 meeting of Presbytery of the James, Voices of Jubilee officially became a new worshipping community of the Presbyterian

Current application period for benefits grants ends Nov. 30

The Board of Pensions offers presbyteries that employ organizing pastors and evangelists benefits grants to fund the cost of enrolling them in Pastor's Participation. The current application period is open until November 30, 2022, for benefits effective January 1, 2023. For more information about the grants and how to apply, visit pensions.org/benefits-grants-evangelists.

BENEFITS DUES PAYMENTS

Grant year	Board pays	Presbytery pays
Years 1-3	100 percent	0 percent
Year 4	66 2/3 percent	33 1/3 percent
Year 5	33 1/3 percent	66 2/3 percent

Cost of coverage for Pastor's Participation over five years based on the minimum participation level (\$11,000 for 2022)

Church (U.S.A.), and Rev. Mejias was approved for ordination as the community's co-pastor with Rev. Ramseur. Bon Air Presbyterian Church serves as their congregational partner.

Rev. Ramseur was still serving Bon Air Presbyterian Church and receiving benefits through the Board of Pensions. Those benefits, particularly the medical coverage, made it difficult for her to leave the church and follow her calling with Voices of Jubilee full time. "It is a stability that other pastors have built into their church, but when you're doing a new thing, there's no structure to provide that for you," she said.

Rev. Mejias and her husband had purchased healthcare insurance from the health insurance marketplace — which she described as "exorbitantly expensive."

Then the co-pastors learned about Benefits Grants for Organizing Pastors and Evangelists through the Board of Pensions from a pastor serving on the presbytery's Mission and Service Team, recalled Rev. Mejias. "We were completely blown away that it even existed," she added.

> See **BENEFITS GRANT** on page 4



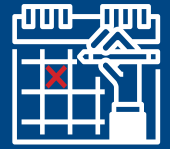
A step-by-step guide to completing your Employer Agreement

Employer Agreements are available on Benefits Connect through October 7, 2022. This is your annual opportunity to review and select the benefits you'll offer employees beginning in 2023. Follow these steps to complete your Employer Agreement on Benefits Connect at benefitsconnect.pensions.org.

1 Start Here	If you want to offer the same benefits to the same groups and employees for 2023, choose the No Changes to Employer Agreement button. You will be taken to the Review & Submit page showing your current benefits offerings with 2023 costs. Review carefully to make certain the choices are still right for your organization and click Submit.
2 Manage Groups/ Select Packages	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.
3 Retirement Programs	You can offer any employee the opportunity to save in the Retirement Savings Plan. There is no work hours requirement, no cost to employers, and low fees for employees.
4 Financial Protection Programs	Adding one or more of these programs 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	These programs include medical, dental, and vision eyewear options. On the medical page, you'll see a link to a spreadsheet that makes doing the math for employer contributions easy.
6 Tax-Advantaged Accounts	Flexible spending and health savings accounts can help your employees save money in taxes when they pay for healthcare and/or dependent care expenses. Employers 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 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.

For more information about selecting benefits for 2023, see pensions.org/benefits.

Annual Enrollment for 2023 benefits is coming in October



Employees enrolled in the Benefits Plan of the Presbyterian Church (U.S.A.) can elect benefits October 24 through November 11, 2022, for coverage effective January 1, 2023.

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.

Help with navigating benefits decisions

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.

Here's an 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.

Who is your Church Consultant?

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.



Five simple ways to help ministers get to know temporary disability coverage

Temporary disability — included in the Minister's Choice and Pastor's Participation benefits packages — can be a lifeline benefit. This coverage is critical for those who are sick or injured and unable to perform regular work duties.

Here are five simple ways to help your ministers take note of temporary disability coverage:

1. Make time to talk about it. Even if you don't have a minister who can immediately take advantage of the benefit, take part of a meeting to remind them that the benefit is available, generally provides up to 60 percent of salary (up to annual IRS limits), and is there for them to use when they need it.

2. Help ministers see how the benefit could be used. While you shouldn't offer healthcare advice or guarantees of benefit approval — explaining that temporary disability can sometimes be used for recovery after certain kinds of surgery, injury, or illness can help them think about how it might apply to their situation.

3. Explain the timelines. These time periods are important to consider with temporary disability.

- Ministers can take advantage of it after **14 days** of disability during which they are unable to work.
- The benefit can be available for up to **90 days** from the date the disability begins, after which employees may be eligible for long-term disability.
- For circumstances like a planned surgery, ministers can apply for the benefit up to **30 days** in advance of when they will be out of work.
- Ministers have **30 days** from the date of disability to apply for temporary disability benefits.

4. You don't have to have all the answers. Though you can provide general examples and timelines, if ministers have further questions, you can provide them with information from the disability benefits toolkit, available at pensions.org/employertoolkits, direct them to call the Board at 800-773-7752 (800-PRESPLAN) with questions, or contact Lincoln Financial at 888-970-2487 to apply.

5. Make time to talk about it (again). Because the benefits are not frequently used, reminding yourself to talk about it occasionally (even once a year) will help ministers feel valued and empowered to use the benefits when they need it.

Source: National Center for Biotechnology Information

EdAssist helps ministers apply for student loan debt forgiveness

To help ministers relieve the burden of educational debt and achieve greater financial well-being, the Board of Pensions is providing EdAssist — at no cost — to ministers enrolled in the Benefits Plan of the Presbyterian Church (U.S.A.). EdAssist, offered through the educational debt reduction firm PeopleJoy, provides coaching to help ministers understand and apply for the Public Service Loan Forgiveness (PSLF) program if they qualify.

Last fall, the U.S. Department of Education announced a change to PSLF program rules for a limited time in response to the COVID-19 emergency. **Now through October 31, 2022**, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF.

Through EdAssist, a personal student loan coach will help ministers understand their student loans and determine eligibility for PSLF. If the minister is eligible, the coach will assist with the application process, which includes completing the appropriate forms and collecting and organizing required documentation. Results of the coaching session may include loan consolidation, PSLF, and income-driven repayment.

Visit pensions.org/ed-assist for more information.

For ministers and other staff serving PC(USA)-related organizations

Presbyterian Mission Agency's Financial Aid for Service is offering EdAssist through PeopleJoy to ministers not enrolled in the Benefits Plan of the PC(USA) and any other staff serving any PC(USA)-related organizations, including churches, agencies, and affiliated organizations, such as seminaries. Learn more at pcusa.org/loanassist.

Through the Assistance Program, the Board of Pensions provides need-based grants to help active and retired members of the Benefits Plan of the Presbyterian Church (U.S.A.) and their families. Some assistance programs are designed specifically for ministers. Visit pensions.org/assistance for more information, including eligibility and how to apply.



MEMBERS

- **Adoption Assistance:** \$6,500
- **Emergency Assistance:** varies by need
- **Transition-to-College Assistance:** up to \$3,000



RETIREES

- **Housing Supplements:** varies by need; up to \$23,000 for entry fees to a continuing care retirement community
- **Income Supplements:** varies by need
- **Retiree Medical Grants:** up to \$2,500



MINISTERS

- **Minister Educational Debt Assistance:** up to \$25,000
- **Minister Debt Relief:** up to \$10,000
- **Sabbath Sabbatical Support:** up to \$4,000



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

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Your Fall 2022 Board Connections

Have you selected benefits for 2023?

Your Employer Agreement will be available on Benefits Connect through October 7, 2022.

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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These benefits grants fund the enrollment of qualifying organizing pastors and evangelists in Pastor's Participation — a comprehensive benefits package that supports the healthcare and retirement needs of ministers and their families — at a significantly reduced cost. The package includes full family medical coverage, pension, death and disability, and the Retirement Savings Plan of the Presbyterian Church (U.S.A.).

"I remember finding out that we received the grant and just being so grateful and feeling like God was with us in this process," said Rev. Ramseur.

Receiving the grants enabled Revs. Ramseur and Mejias to follow their call to full-time ministry with Voices of Jubilee.

Rev. Mejias emphasized how much the grant has meant to her and her family. "It was such a bold grant," she added. "I'm grateful for this."

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.