

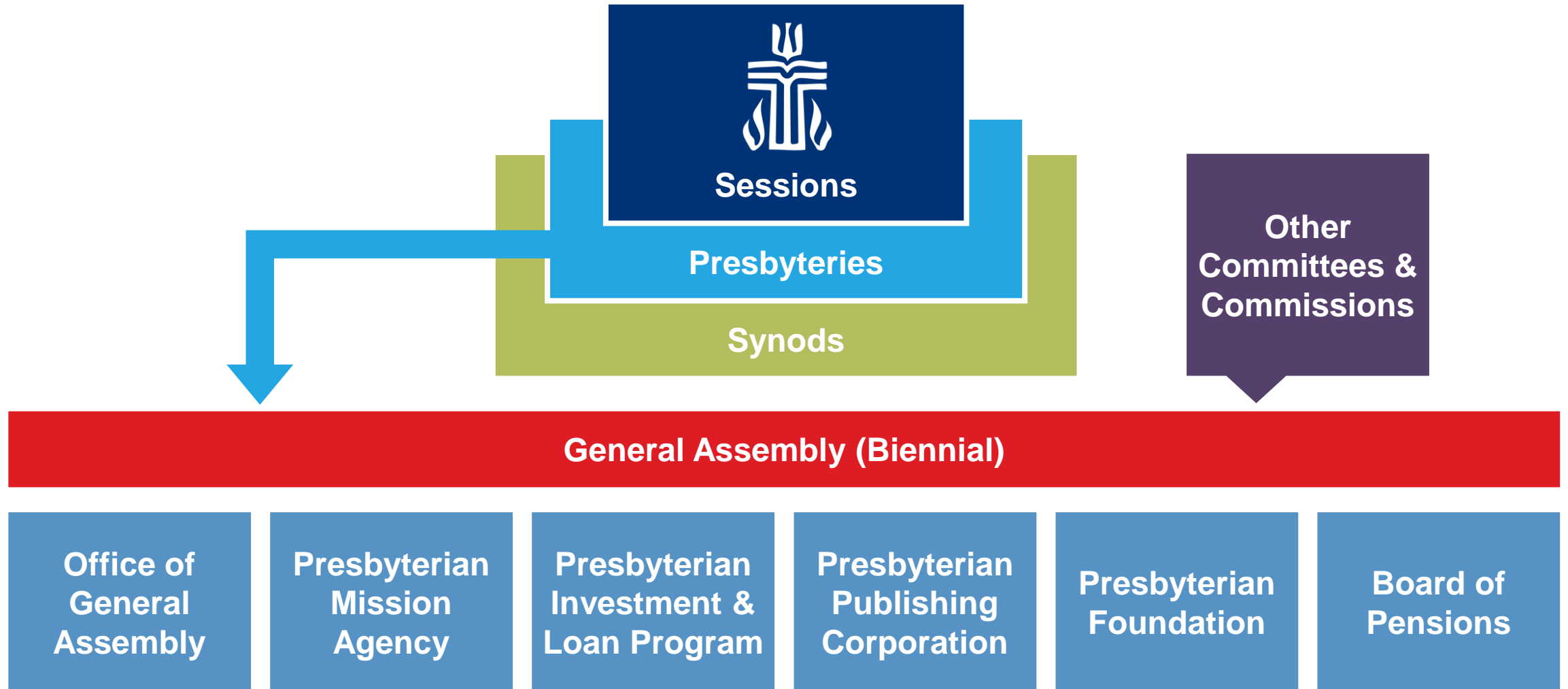
The Board of Pensions Is Here to Serve YOU



Rev. Dr. Carrie Mitchell
Church Consultant
cmitchell@pensions.org
Direct cell: 215-587-7239
Text: 267-908-2174

***Call us:* 800-773-7752 (800-PRESPLAN)**
***Message us:* memberservices@pensions.org**
***Website:* www.pensions.org.**

Introduction to the PC (USA)



A Theology of Benefits

God's desire is that all people experience shalom — the flourishing of life.

“As the body of Christ, we demonstrate abundant life to the world as a community of faith, hope, love, and witness. We call people to varied forms of service and covenant to support them so they may devote their best gifts and energies to the work of God's kingdom.”

Topics Today



Assistance Program



Care Navigation



COVID & Tax Updates

Assistance Program of the Board of Pensions

The Assistance Program embodies our connectional Church at its best. Active and retired members of the Benefits Plan of the PC(USA) who demonstrate financial need are eligible to apply.

*Serving more
in 2022*

- ✓ Supported through donations. Fully 100% of each gift goes to those in need.
- ✓ In 2020, more than 1,300 grants and a total of more than \$9 million in funds were distributed.
- ✓ Nine grants are available in 2022. Amounts awarded and eligibility vary.

Assistance Program – 2022 Changes



Members

Adoption Assistance: grant increases from \$3,000 to \$6,500

Transition-to-College Assistance: grant increases to flat \$2,000 [plus additional \$1,000 for FT enrollment at a PC(USA) college or university]; eligibility now includes any post-high school education or training, PT or FT



Retirees

Housing Supplements: pension plan participation reduced from 20 to 15 years, and a minimum five years' participation with up to a 10-year service credit; additional \$3,000 matching grant for entry fees to a Presbyterian continuing care retirement community

Income Supplements: pension plan participation reduced from 20 to 15 years, and a minimum five years' participation with up to a 10-year service credit

Retiree Medical Grants: total annual income increased to \$74,520 in 2022; pension plan participation reduced from 20 to 15 years



Ministers

Minister Debt Relief (new in 2022): up to \$10,000 (HPHC grant recipients not eligible)

Minister Educational Debt Assistance: HPHC participation no longer required; must complete CREDO or online education modules

Sabbath Sabbatical Support: grant increases from \$3,000 maximum to \$4,000 maximum

*Serving more
in 2022*

The Assistance Program

All Active Members



Adoption

\$6,500 per child

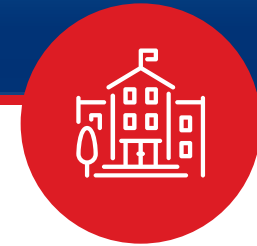
Dependent child under
age 21



Emergency

Up to \$5,000

Initiated by mid council or employer;
cost typically shared



Transition-to-College

\$2,000

Additional \$1,000
for full-time attendance at
PC(USA) college or university

The Assistance Program

Ministers in Active Service



Minister Debt Relief

Up to \$10,000

New, three-year pilot for those earning less than median effective salary; helps relieve personal debt



Minister Educational Debt Assistance

Up to \$25,000 over five years

Helps repay educational debt; includes loan debt coaching



Sabbath Sabbatical Support

Up to \$4,000

For those in congregational ministry to engage in planned activities for personal and professional renewal

The Assistance Program

Retirees, Spouses, and Surviving Spouses



Housing Supplements

Vary by need

Help with the cost of remaining in home or other residence and with moving to continuing care retirement community



Income Supplements

Vary by need

Raise the monthly income of those who earned modest wages



Retiree Medical Grants

Up to \$2,500 per person

Reimburse those ages 65 or older for dental services and/or hearing aids



Healthcare is undergoing a historic, rapid transformation.
Care navigation is a significant step
in the Board's healthcare evolution.

**Care navigation helps members receive
*the right care, at the right place, at the right time.***

Care navigation

Care navigation is a new feature offered in partnership with Quantum Health to help members and covered family members navigate their healthcare and use their medical benefits.

MyQHealth[®]
by QUANTUM HEALTH

- ✔ Starts April 1, 2022
- ✔ For Medical Plan members enrolled in PPO, EPO, or HDHP
- ✔ No additional cost to member or employer
- ✔ New medical ID and prescription drug cards will be mailed to members

What does Quantum Health do?

Quantum Health can help with everyday and more ongoing and complex issues

- ✓ Verify covered services and benefits
- ✓ Answer claims and billing questions
- ✓ Replace lost ID cards
- ✓ Find network providers
- ✓ Handle precertification of medical services
- ✓ Connects members with community-based resources if needed

MyQHealth.
by QUANTUM HEALTH

Quantum Health's Care Coordinators get to know a member and their health and wellness needs to make sure the member receives *high-quality, safe, and cost-effective care.*

Your Care Coordinator can help you ...



I NEED HELP WITH A HEALTH ISSUE

- Create health improvement plans
- Advocate for your care
- Connect you with other benefits and resources



WAS MY CLAIM PAID?

- Answer claims or billing questions
- Explanation of benefits (EOB)



I NEED A DIAGNOSTIC TEST OR SURGERY

- Get answers about a medical test or procedure
- Find out if the procedure requires precertification
- Get health education resources
- Locate Centers of Excellence

I NEED HELP TO UNDERSTAND OR USE MY BENEFITS

- Verify coverage
- Order replacement ID cards
- Locate network providers
- Explain copays, deductibles, and coinsurance



I NEED A PRESCRIPTION

- Track refills through Express Scripts home delivery
- Get help if your current medication is about to run out



What stays the same?



Medical and prescription coverage

Medical coverage is still through the Blue Cross Blue Shield (BCBS) national network

Express Scripts continues to administer prescription drug benefits

Deductibles, coinsurance, copay, and out-of-pocket amounts



Medical care and services

Including behavioral healthcare and prescription drugs

Triple-S and GeoBlue members continue to contact those plans as before

Medicare Supplement Plan members continue to contact Highmark BCBS



Plan administration

The Board of Pensions remains responsible for all aspects of the Benefits Plan of the PC(USA)

Highmark continues to process claims and provide explanation of benefits

The Board is here to serve

We continue to be the primary point of contact for

- ✓ Defined Benefit Pension Plan
- ✓ Death and Disability Plan
- ✓ Term Life Plan
- ✓ Temporary and Long-Term Disability Plans
- ✓ Supplemental death and disability benefits
- ✓ Medicare Supplement Plan



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

Members with dental, vision eyewear, flexible spending accounts, health savings accounts, and the Retirement Savings Plan continue to contact those service providers.

What does this mean for you as an employer?



Members receive comprehensive care when they need it



Your employees have healthcare and clinical experts to turn to instead of internal staff



You contact the Board of Pensions for benefits questions



The Board of Pensions remains the plan administrator

What about COVID testing?

The Federal Government published guidance requiring group health plans to cover the cost of FDA-approved OTC COVID-19 tests during the federally determined public health emergency.
(currently through April 17, 2022)



OTC tests
purchased after
January 15, 2022
will be reimbursed



Up to 8 tests per
covered member
per month will be
reimbursed



Each US home
may order 4 free
at-home tests
www.covidtests.gov

2022 IRS Limits for Tax Advantaged Accounts

Make your dollars go further...



The 2022 **Healthcare Flexible Spending Account** maximum increased to **\$2850**.



The 2022 **RSP maximum contribution** grew to **\$20,500**.
The **catch-up** contribution for employees over 50 is still **\$6500**.



The 2022 **Dependent Care FSA** maximum is still **\$5000**.



Questions?



For More Information



pensions.org



Member Services

800-773-7752 (800-PRESPLAN)

M-F 8:30 a.m. – 7 p.m. ET

memberservices@pensions.org



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This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern. Visit pensions.org or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.