



2018

Quick Facts and Dues Schedule

Medical* (Pastor's Participation), Pension, and Death and Disability Dues

| | Maximum Basis | Minimum Basis | Percentage | Minimum Dues | |
|-----------------------------------|---------------|---------------|------------|--------------|-------------|
| | | | | Monthly | Annual |
| Medical (Pastor's Participation)* | \$124,000 | \$44,000 | 25.0% | \$916.67 | \$11,000.00 |
| Pension | \$270,000 | \$14,500 | 11.0% | \$132.91 | \$1,595.00 |
| Death and Disability | \$270,000 | \$14,500 | 1.0% | \$12.08 | \$145.00 |
| Totals at Annual Minimum | | | 37.0% | \$1,061.66 | \$12,740.00 |

* Employers interested in offering medical coverage to newly-eligible employees through menu options should contact the Board. Employers who currently offer medical coverage through menu options can view the costs for coverage through Benefits Connect.

The minimum and maximum dues for medical coverage for those in Pastor's Participation are flat dollar amounts.

For details on the Medical Plan and prescription drug benefits, see the Healthcare Coverage Benefits Overviews (PPO & EPO).

Vacancy and Post-Retirement Service Dues

| | |
|------------------------------|--|
| Vacancy dues | 12% of the former teaching elder's effective salary is charged for a maximum of 12 months. |
| Post-retirement service dues | 12% of the total annual effective salary paid to the retiree. |

Both vacancy and post-retirement service dues help subsidize the expense of the Medicare Supplement Plan.

Death and Disability (Offered without Pension Plan enrollment)

Dues are 2.5% of the greater of the enrolled member's total annual effective salary or the minimum participation basis, subject to maximum established by federal law. The minimum participation basis is 25% of the congregational teaching elders' median salary.

| | | Monthly | Annual |
|---------------|-----------|----------|------------|
| Minimum Basis | \$14,500 | \$30.20 | \$362.50 |
| Maximum Basis | \$270,000 | \$562.50 | \$6,750.00 |

Congregational Teaching Elders' median salary:
\$58,000

Other Employees median salary:
\$41,000

Seminary Student Medical Dues (monthly)

| Coverage Level | PPO | EPO |
|---------------------|----------|----------|
| Member-only | \$351.25 | \$298.50 |
| Member + Spouse | \$723.50 | \$615.00 |
| Member + Child(ren) | \$533.83 | \$453.75 |
| Member + Family | \$916.67 | \$779.17 |

Monthly Dues for Continuing Coverage at Termination of Eligible Service

Medical Continuation Coverage

| Coverage Level | PPO | EPO |
|---------------------|--------------------------------------|---------|
| | Monthly | Monthly |
| Member-only | Rates will be determined in the fall | |
| Member + Spouse | | |
| Member + Child(ren) | | |
| Member + Family | | |

Medicare Supplement

| | |
|---|--------------------------------------|
| Member | Rates will be determined in the fall |
| Member and Medicare-eligible Spouse | |
| Annual deductible per member (medical) | |
| Annual deductible per member (prescription) | |
| Annual maximum <ul style="list-style-type: none"> Medical copayment (includes deductible) Prescription copayment per member | |

For Members in Pastor's Participation

Members in Pastor's Participation who are seeking another church position may be eligible for transitional participation coverage. Dues will be billed based on the last effective salary (subject to the minimum and maximum dues rates) or the congregational teaching elders' median salary. Note: members who continue Member-only medical coverage will be billed the cost for Member-only medical continuation coverage in the PPO.

Optional Benefits

Dental Plan

| Coverage Level | DMO | | PPO/Indemnity | |
|---------------------|---------|------------|---------------|------------|
| | Monthly | Annual | Monthly | Annual |
| Member-only | \$25.87 | \$310.44 | \$36.95 | \$443.40 |
| Member + Spouse | \$52.79 | \$633.48 | \$75.44 | \$905.28 |
| Member + Child(ren) | \$69.24 | \$830.88 | \$97.37 | \$1,168.44 |
| Member + Family | \$96.79 | \$1,161.48 | \$136.03 | \$1,632.36 |

Supplemental Death Benefits Annual Rates based on Enrollee's Age as of January 1 Each Year

| Coverage at Ages | Tobacco Free Rates | | | | | | | | Tobacco User Rates | | | | | | | |
|------------------|--------------------|----------|----------|-----------|-------------|-----------|-----------|-----------|--------------------|----------|----------|-----------|-------------|-----------|-----------|-----------|
| | Member or Spouse | | | | Member-only | | | | Member or Spouse | | | | Member-only | | | |
| | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 | \$25,000 | \$50,000 | \$75,000 | \$100,000 | \$150,000 | \$200,000 | \$250,000 | \$300,000 |
| To 29 | \$15 | \$30 | \$45 | \$60 | \$90 | \$120 | \$150 | \$180 | \$23 | \$46 | \$69 | \$92 | \$138 | \$184 | \$230 | \$276 |
| 30 – 34 | \$19 | \$38 | \$57 | \$76 | \$114 | \$152 | \$190 | \$228 | \$32 | \$64 | \$96 | \$128 | \$192 | \$256 | \$320 | \$384 |
| 35 – 39 | \$24 | \$48 | \$72 | \$96 | \$144 | \$192 | \$240 | \$288 | \$42 | \$84 | \$126 | \$168 | \$252 | \$336 | \$420 | \$504 |
| 40 – 44 | \$30 | \$60 | \$90 | \$120 | \$180 | \$240 | \$300 | \$360 | \$62 | \$124 | \$186 | \$248 | \$372 | \$496 | \$620 | \$744 |
| 45 – 49 | \$45 | \$90 | \$135 | \$180 | \$270 | \$360 | \$450 | \$540 | \$107 | \$214 | \$321 | \$428 | \$642 | \$856 | \$1,070 | \$1,284 |
| 50 – 54 | \$69 | \$138 | \$207 | \$276 | \$414 | \$552 | \$690 | \$828 | \$191 | \$382 | \$573 | \$764 | \$1,146 | \$1,528 | \$1,910 | \$2,292 |
| 55 – 59 | \$129 | \$258 | \$387 | \$516 | \$774 | \$1,032 | \$1,290 | \$1,548 | \$329 | \$658 | \$987 | \$1,316 | \$1,974 | \$2,632 | \$3,290 | \$3,948 |
| 60 – 64 | \$198 | \$396 | \$594 | \$792 | \$1,188 | \$1,584 | \$1,980 | \$2,376 | \$400 | \$800 | \$1,200 | \$1,600 | \$2,400 | \$3,200 | \$4,000 | \$4,800 |
| 65 – 69 | \$315 | \$630 | \$945 | \$1,260 | \$1,890 | \$2,520 | \$3,150 | \$3,780 | \$526 | \$1,050 | \$1,578 | \$2,104 | \$3,156 | \$4,208 | \$5,260 | \$6,312 |
| 70 – 74 | \$480 | \$960 | \$1,440 | \$1,920 | \$2,880 | \$3,840 | \$4,800 | \$5,760 | \$773 | \$1,546 | \$2,319 | \$3,092 | \$4,638 | \$6,184 | \$7,730 | \$9,276 |
| 75 – 79 | \$585 | \$1,170 | \$1,755 | \$2,340 | \$3,510 | \$4,680 | \$5,850 | \$7,020 | \$877 | \$1,754 | \$2,631 | \$3,508 | \$5,262 | \$7,016 | \$8,770 | \$10,524 |
| 80 – 84 | \$618 | \$1,236 | \$1,854 | \$2,472 | \$3,708 | \$4,944 | \$6,180 | \$7,416 | \$1,163 | \$2,326 | \$3,489 | \$4,652 | \$6,978 | \$9,304 | \$11,630 | \$13,956 |
| 85 – 89 | \$618 | \$1,236 | \$1,854 | \$2,472 | \$3,708 | \$4,944 | \$6,180 | \$7,416 | \$1,540 | \$3,080 | \$4,620 | \$6,160 | \$9,240 | \$12,320 | \$15,400 | \$18,480 |
| 90 – 94 | \$618 | \$1,236 | \$1,854 | \$2,472 | \$3,708 | \$4,944 | \$6,180 | \$7,416 | \$1,978 | \$3,956 | \$5,934 | \$7,912 | \$11,868 | \$15,824 | \$19,780 | \$23,736 |
| 95+ | \$618 | \$1,236 | \$1,854 | \$2,472 | \$3,708 | \$4,944 | \$6,180 | \$7,416 | \$2,411 | \$4,822 | \$7,233 | \$9,644 | \$14,466 | \$19,288 | \$24,110 | \$28,932 |

Child(ren)'s Supplemental Death Benefit*

| Coverage Level | Annual Rate |
|----------------|-------------|
| \$5,000 | \$16 |
| \$10,000 | \$32 |

* Dues cover all eligible children in the family as defined by the Benefits Plan.

2017 Assistance Program Income Supplement Maximum Annual Income

| | |
|---------------|--------------------------------------|
| Single person | Rates will be determined in the fall |
| Couple | |

2017 403(b)(9) Retirement Savings Plan

| Contribution Limits for 2018 | |
|--|--------------------------------------|
| Employee contributions | Rates will be determined in the fall |
| Employer and employee combined limit | |
| Additional catch-up for age 50 and older | |
| Additional church plan long-service catch-up | |

* See IRS Publication 571 for more information.