Greetings,

The 2017 Benefits Plan honors our Church’s commitment to installed pastors while providing flexibility so more churches and other employers might provide benefits to more of their employees.

As we begin to celebrate 300 years of serving those who serve the Church, our call has solidified in serving more, serving better, and serving the Church. The 2017 Benefits Plan is at the heart of that call.

With the new Benefits Connect, employers have access to Employer Decision Support to help make decisions about benefits selections to offer employees (other than installed pastors, who are automatically enrolled in Pastor’s Participation). Here at the Board, we have also introduced dedicated Employer Services and Member Services teams to provide even greater support.

I want to thank the thousands of you who contributed your thoughts and suggestions on redesigning the Benefits Plan to reflect the values of our Church. Your input resulted in a Benefits Plan with no changes to benefits for installed pastors — about 50 percent of those we currently serve — and the flexibility to grow in the future to serve more, serve better, and serve the Church.

Grace and peace,

The Reverend Frank Clark Spencer
President

A THEOLOGY OF BENEFITS: OUR CALLING

A Theology of Benefits anchors the Benefits Plan redesign. It reminds us that God wishes each of us to experience shalom, the flourishing of life, and it recalls the promise Jesus extends in the passage of John 10:10: "I came that they may have life, and have it abundantly.” Scripturally based, A Theology of Benefits holds that we care for each other as part of the community the Holy Spirit has gathered and that the Church, as the body of Christ, is rightfully committed to a ministry of wholeness.

This foundational document also reminds us that the Presbyterian Church (U.S.A.) has committed to supporting its employees with compensation that includes salary, benefits, vacation, and opportunities for spiritual growth and renewal. We honored that commitment by adhering to a framework of spiritual, health, financial, and vocational well-being as we redesigned the Benefits Plan as well as Board of Pensions program offerings.

2017 Benefits Plan

With A Theology of Benefits as the foundation for the 2017 Benefits Plan, these broad objectives guided the design:

• Adopt language and Benefits Plan terminology that align the plan with the Book of Order.
• Preserve all existing benefits for installed pastors, with a cost structure that supports community nature and is expressed as a percentage of effective salary.
• Provide for a single plan with a menu of employer-selected benefits options for those other than installed pastors.
• Modernize plan provisions where appropriate.
• Reinforce the importance of wholeness: spiritual, health, financial, and vocational.
• Develop a Medical Plan cost model that is sustainable and transparent.

2017 Benefits Plan Summary

Launch of new Benefits Connect

Employer Decision Support available to model employer selections and costs through Benefits Connect

Deadline to submit Employer Agreements

Annual enrollment for employees

2017 Benefits Plan effective

TIMELINE OF EVENTS

JULY 11

JULY 18

SEPTEMBER 30

OCTOBER – NOVEMBER

JANUARY 1
2017 BENEFITS PLAN

What Is Not Changing
Central to understanding the changes to the plan are knowledge and confidence about what is not changing:

• Benefits for installed pastors (Pastor’s Participation), which include (and will continue to include) the following, on a non-contributory basis:
  – participation in the defined benefit Pension Plan
  – death and disability benefits coverage
  – medical coverage in the preferred provider organization (PPO) option; 2017 dues are 24.5 percent of effective salary (subject to the medical participation minimum and maximum), regardless of family status.

• The benefits available in Pastor’s Participation are available for employers to offer to other teaching elders and other eligible employees through menu options.

• Dues for pension and death and disability benefits remain at 11 percent and 1 percent of annual effective salary (subject to the pension participation minimum and maximum), respectively, in Pastor’s Participation and when employers choose to provide both pension participation and death and disability coverage to other teaching elders and other employees. If employers provide death and disability coverage on a stand-alone basis to other eligible teaching elders and other eligible employees, dues are 3.5 percent of effective salary.

• Other benefits, required to be offered to installed pastors and available to other teaching elders and other eligible employees, at the employer’s choice, are the following:
  – defined contribution Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP)
  – dental coverage
  – supplemental death benefits coverage
  – supplemental disability benefits coverage

What Is Changing
The most significant change in the plan is the way in which members are enrolled in the Benefits Plan. Installed pastors must be enrolled in Pastor’s Participation. All other teaching elders may be enrolled in Pastor’s Participation or menu options, and other employees must be enrolled in menu options (see Eligibility for details).

Within these parameters, employers will have the flexibility to select benefits to offer other teaching elders and other employees, and how much the employer, and employee, will contribute toward the cost of coverage.

Menu Options Benefits Selections
Under menu options, employers may select any combination of benefits, including the following, on a stand-alone basis:

• Pension Plan
• Retirement Savings Plan (RSP)
• death and disability coverage
• if the employer selects death and disability coverage, the employer may offer supplemental death and supplemental disability (if eligible) coverage
• medical benefits through the current preferred provider organization (PPO) option or an exclusive provider organization (EPO) option, or both options
• dental coverage

How Does This One Plan Work?

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Pastor’s Participation: Installed Pastors*</th>
<th>Other Employees*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Retirement</strong></td>
<td>Pension (11% of effective salary)</td>
<td>Pension (11% of effective salary)</td>
</tr>
<tr>
<td></td>
<td>Retirement Savings Plan (employer and/or voluntary contributions)</td>
<td>Retirement Savings Plan (employer and/or voluntary contributions)</td>
</tr>
<tr>
<td><strong>Medical</strong></td>
<td>Preferred Provider Organization (PPO) (24.5% of effective salary)</td>
<td>Preferred Provider Organization (PPO)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Exclusive Provider Organization (EPO) (employer-specific coverage-level rates)</td>
</tr>
<tr>
<td><strong>Death &amp; Disability</strong></td>
<td>Death and Disability (1% of effective salary)</td>
<td>Death and Disability (1% of effective salary if provided with pension; 3.5% of effective salary as stand-alone)</td>
</tr>
<tr>
<td><strong>Optional</strong></td>
<td>Dental Supplemental Death</td>
<td>Dental Supplemental Death</td>
</tr>
<tr>
<td></td>
<td>Supplemental Disability</td>
<td>Supplemental Disability</td>
</tr>
</tbody>
</table>

* May also include other teaching elders based on employer decision
Costs
In Pastor’s Participation, medical coverage in the PPO option, Pension Plan participation, and Death and Disability Plan coverage are fully employer paid on a percentage of effective salary basis (subject to the minimum and maximum amounts).

If an employer chooses to provide Pension Plan and/or Death and Disability Plan coverage for employees in menu options, the employer will pay the full cost for that coverage on a percentage of effective salary basis.

For the cost of medical coverage under menu options, see Medical Options, Medical Plan Costs.

For other benefits selections under menu options, employers will choose the amount they will contribute toward the cost of coverage.

ELIGIBILITY
Employers may determine eligibility for benefits based on the needs of their congregation or organization following these broad parameters for Pastor’s Participation and menu options.

Installed Pastors
Installed pastors must be enrolled in Pastor’s Participation, regardless of the number of hours the pastor is regularly scheduled to work.

Benefits for installed pastors (Pastor’s Participation) include the following, on a non-contributory basis:

- participation in the defined benefit Pension Plan
- death and disability benefits coverage
- full family medical coverage in the preferred provider organization (PPO)

Pastor’s Participation also includes access to the RSP, optional dental coverage, and supplemental death and supplemental disability coverage (if eligible).

Other Teaching Elders
Teaching elders who are not in installed pastoral positions are considered to be other teaching elders and may be enrolled in Pastor’s Participation or menu options. (The Board suggests that employers choose Pastor’s Participation for these church servants.) If the employer chooses Pastor’s Participation for other teaching elders, it must apply to all teaching elders who work 20 or more hours per week.

If enrolled in menu options, there is no minimum working-hour requirement for other teaching elders to be eligible for medical coverage or RSP participation. For all other benefits, other teaching elders must be regularly scheduled to work at least 20 hours per week to be eligible to participate.

Other Employees
Other employees will be eligible to be enrolled in menu options only. Other employees regularly scheduled to work at least 20 hours per week are eligible for pension, RSP, medical, death and disability, dental, and supplemental death and disability benefits (if eligible). Employers may choose which of these benefits to offer other employees.

Other employees regularly scheduled to work less than 20 hours per week are eligible to participate in the RSP only, provided the employer selects the plan for these employees.

Guidelines for Sound Human Resources Policy
While the Board of Pensions does not advise on human resources or employment policy, following are general guidelines that may assist employers participating in the Benefits Plan in developing and applying sound policy related to benefits eligibility. Federal and state laws may apply to certain employers (depending on size) when providing non-discriminatory benefits to employees. Employers should consult with local legal counsel to ensure compliance with the law.

Transparent. The policy should be broadly available, easily understood, and clearly communicated to all employees.

Consistently applied. The policy should apply to all similarly situated employees consistently.

Fair. Within the context of the organization, benefits offered (and the amount the employer pays) should be fair. This does not necessarily mean that the exact same benefit selections and contribution arrangements are offered — merely that the benefits and costs are considered to be fair across the organization as a whole.

Important Note:
Employers should determine eligibility for benefits based on the position and guided by sound human resources and employment policy. While it may be tempting to offer benefits to fit the needs of the employee currently in the position, that employee may leave, his or her situation may change, and/or another employee with completely different needs may fill the position. Therefore, benefits eligibility should be based on sound human resources policy for the position, guided by the employer’s financial objectives and overall employment and benefits policies.
Retirement

PENSION PLAN

What Stays the Same?
All features and costs for the Pension Plan remain the same. Dues are 11 percent of annual effective salary, and must be fully paid by the employer.

What's Changing?
Other than for those in Pastor’s Participation, other eligible teaching elders and/or other employees may be enrolled in the Pension Plan at an employer’s discretion. Therefore, an employer who currently selects the Pension Plan may continue to do so with no change to the way dues are calculated.

An employer who currently selects the Pension Plan for other teaching elders and/or other employees has several considerations through menu options. The employer may
• continue eligibility and participation in the Pension Plan for current and any new employees who are eligible;
• allow all current plan members to participate while excluding all new employees;
• offer participation based on eligibility criteria unique to each employer (The Board recommends that an employer terminating participation in the Pension Plan for their employees either grandfather all current participants or adopt a formula for determining grandfathering status. For example, an employer might choose to grandfather all participants whose combined age and years of service equal or exceed 60.); or
• terminate participation for all.

If an employer chooses not to continue Pension Plan participation for certain members, those members, including non-vested members, will be 100 percent vested in the plan upon the employer’s withdrawal of coverage.

RETIREMENT SAVINGS PLAN (RSP)

What Stays the Same?
The Retirement Savings Plan of the Presbyterian Church (U.S.A.) (RSP) is a 403(b)(9) defined contribution plan. The plan is designed to help all employees of PC(USA)-affiliated churches and other employers build financial security for the future. It is a required offering for installed pastors, and all teaching elders and employees are eligible to participate in the RSP. The plan
• offers employees the ability to contribute on a pretax and Roth after-tax basis;
• allows employers to contribute to the plan on an employee’s behalf through specific contribution amounts or with matching contributions;
• offers a range of investment choices, including socially responsible investment options and target date funds; and
• provides plan administration, tools, and resources through Fidelity Investments.

What’s Changing?
While the RSP has long been an optional benefit in the Benefits Plan, the 2017 plan acknowledges the role the plan can play in financial planning for retirement, and, as such, employers must offer it in Pastor’s Participation. The Board encourages employers to offer RSP participation to all employees, especially those who are not eligible, or no longer eligible, for the Pension Plan.

In addition, effective January 1, 2017, the RSP will include new features. Employers and members will receive detailed information about these features in the fall:
• loans
• the opportunity to participate in a brokerage window to invest in mutual funds not offered in the RSP but through Fidelity
• the ability to purchase investment advice through Fidelity (the current RSP includes guidance from Fidelity but not investment advice)
Death & Disability

DEATH & DISABILITY

What Stays the Same?
For death and disability, there will be no change to the current dues of 1 percent of annual effective salary if offered with pension benefits, or to the dues of 3.5 percent of annual effective salary if selected on a stand-alone basis, without pension benefits. Dues for death and disability coverage must be fully paid by the employer.

What’s Changing?
In addition to the required enrollment of installed pastors, other eligible teaching elders and/or other employees may be enrolled for death and disability coverage at an employer’s discretion on an employee group basis. Non-contributory dues will be based on the employer’s decision to either offer these benefits with the pension coverage or provide them on a stand-alone basis. The employer may choose to grandfather death and disability coverage through a decision process similar to that for the Pension Plan. (The Board urges continued coverage for those currently enrolled.)

Supplemental death and disability coverage will continue to be available only to those enrolled for death and disability coverage.

The 2017 Benefits Plan includes a modification to the current waiver-of-dues provision that continues pension and medical coverage for disabled members and their eligible family members during the full period of disability. While medical coverage will continue for the member for the duration of his or her disability, coverage for family members is limited to three years or until the member’s normal retirement age, if earlier. Current disabled members and their dependents will be grandfathered at their current level of coverage.

For members who terminate their service after January 1, 2017, including installed pastors, disability coverage will not be extended beyond the member’s employment termination date. Death benefits will be extended, in accordance with the terms of the plan, for installed pastors and other teaching elders enrolled for Pastor’s Participation.

IMPORTANT TERMS

<table>
<thead>
<tr>
<th>Term</th>
<th>Definition</th>
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</thead>
<tbody>
<tr>
<td>Pastor’s Participation</td>
<td>Non-contributory enrollment of a teaching elder in pension, death and disability, and PPO medical coverage and the offer of participation in the Retirement Savings Plan and other optional benefits</td>
</tr>
<tr>
<td>Installed Pastor</td>
<td>A teaching elder in an installed pastoral relationship with a church as defined in Section G-2.0504a of the Book of Order, whose participation in the benefits plan of the PC(USA) is required under the Book of Order Terms of Call (G-2.0804)</td>
</tr>
<tr>
<td>Other Teaching Elders</td>
<td>Teaching elders who are not serving in installed pastoral relationships, whose employers may, but are not required to, enroll them for Pastor’s Participation</td>
</tr>
<tr>
<td>Other Employees</td>
<td>Employees who are not teaching elders and who work for an eligible employer</td>
</tr>
<tr>
<td>Menu Options</td>
<td>Benefits available to an employer to offer from a menu that includes pension, retirement savings, death and disability, PPO medical, EPO medical, dental, supplemental death, and supplemental disability benefits; other teaching elders may be enrolled in menu options; other employees are eligible to be enrolled only in menu options</td>
</tr>
<tr>
<td>Medical Coverage Level</td>
<td>A specific level of coverage selected by an employee to meet his/her coverage needs and those of his/her eligible family members, typically expressed as Member-only, Member + Child(ren), Member + Spouse, Member + Family; coverage-level costs on an employer-specific basis will be assigned to each coverage level for both PPO and EPO</td>
</tr>
</tbody>
</table>
MEDICAL OPTIONS

What Stays the Same?

• Installed pastors must be enrolled for medical coverage in the PPO on a non-contributory basis, regardless of family status.
• The PPO will continue to be offered through Highmark Blue Cross Blue Shield, and include the same, broad Blue Cross network.
• Prescription drug coverage will continue to be offered through OptumRx.
• The vision benefit will continue to be offered through VSP.

What’s Changing?

Employers may offer eligible other teaching elders and other employees medical coverage through the PPO option or new exclusive provider organization (EPO) option by employee group. An employer may offer one or both medical options to employees.

EPO: A new medical option, administered by Highmark Blue Cross Blue Shield (and OptumRx for prescription drugs), with in-network medical benefits only and a specific list of brand and generic medications that are covered.

Medical Plan Costs

For those in Pastor’s Participation, minimum and maximum dues will be expressed as fixed-dollar amounts, which may be adjusted from time to time, subject to approval by the Board of Directors.

For those in menu options, medical coverage costs will reflect actual (unsubsidized) claims and administrative expenses, and will be expressed in dollar denominated coverage-level rates (Member-only, Member + Spouse, Member + Child(ren), Member + Family). Pricing will be employer specific, reflect market-based pricing sensitivity, and be adjusted by regional and/or demographic factors. This approach to medical coverage costs will also allow for periodic adjustments that reflect medical cost trends.

In addition, the 2017 Benefits Plan no longer incorporates the concept of full-time equivalents (FTEs) in dues calculations. Combined with using actual costs for pricing, this change will eliminate the need to prorate part-time salaries.

Employers will be required to pay at least 50 percent of the cost of Member-only coverage in the EPO if the EPO and/or the PPO are offered; if only the PPO is offered to employees in menu options, the employer will be required to contribute 50 percent of the cost of Member-only coverage in the PPO. Employees may be asked to pay up to 50 percent of Member-only coverage and up to 100 percent of the incremental cost of coverage for their eligible family members.

Transitional Considerations

Recognizing that change may challenge churches and other employers as they consider benefits selections and contribution policies for their employees (other than installed pastors), the 2017 Benefits Plan includes some transitional Medical Plan cost support. This transitional support applies to the cost of medical coverage at two coverage levels — Member + Spouse and Member + Family — for other employees regularly scheduled to work 20 hours or more each week who were enrolled in the Traditional Program in 2016.

This pricing support gradually declines over a three-year period (to 2020) and will provide a more smooth transition for employers currently providing Traditional Program coverage to members from the current (subsidized) Medical Plan funding formula (percent of effective salary) to the new (actual cost) coverage-level cost structure in menu options.
# Chart of Key Provisions: PPO & EPO

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Minimum effective salary</th>
<th>Maximum effective salary</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-network deductible</td>
<td>$660/member; $1,320/family*</td>
<td>$1,305/member; $2,610/family*</td>
</tr>
<tr>
<td>In-network Call to Health deductible</td>
<td>$440/member; $880/family*</td>
<td>$870/member; $1,740/family*</td>
</tr>
<tr>
<td>After-deductible coverage (copayment)</td>
<td>Member pays 20%</td>
<td>Member pays 20%</td>
</tr>
<tr>
<td>Medical copayment maximum</td>
<td>$2,200/family*</td>
<td>$4,340/family*</td>
</tr>
<tr>
<td>Preventive care</td>
<td>Covered 100%</td>
<td>Covered 100%</td>
</tr>
<tr>
<td>Telemedicine</td>
<td>$10 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Primary care/behavioral health office visit</td>
<td>$25 copay</td>
<td>$40 copay</td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$45 copay</td>
<td>$60 copay</td>
</tr>
<tr>
<td>Urgent care center visits</td>
<td>$45 copay</td>
<td>$60 copay</td>
</tr>
<tr>
<td>Basic diagnostic services (imaging, X-rays, lab/pathology, etc.)</td>
<td>After deductible, member pays 20%</td>
<td>$65</td>
</tr>
<tr>
<td>Advanced imaging (MRI, CAT, PET scan, etc.)</td>
<td>After deductible, member pays 20%</td>
<td>$200</td>
</tr>
<tr>
<td>Physical, speech &amp; occupational therapy</td>
<td>After deductible, member pays 20%</td>
<td>$40</td>
</tr>
<tr>
<td>Spinal manipulations</td>
<td>After deductible, member pays 20%</td>
<td>$40</td>
</tr>
<tr>
<td>Hearing aid (device and fitting)</td>
<td>After deductible, member pays 20% (plan maximum $2,500 every 3 years)</td>
<td>Not covered</td>
</tr>
<tr>
<td>Vision exam</td>
<td>$25 at VSP provider</td>
<td>$25 at VSP provider</td>
</tr>
<tr>
<td>Hospital inpatient &amp; outpatient</td>
<td>After deductible, member pays 20%</td>
<td>After deductible, member pays 20%</td>
</tr>
<tr>
<td>Emergency room services</td>
<td>After deductible, member pays 20%</td>
<td>After deductible, member pays 20%</td>
</tr>
<tr>
<td>Infertility counseling, testing, treatment</td>
<td>After deductible, member pays 20% (plan maximum 3 procedures)</td>
<td>Not covered</td>
</tr>
<tr>
<td><strong>Medical Out-of-Network</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-network deductible</td>
<td>$1,100/member; $2,200/family*</td>
<td>$2,170/member; $4,340/family*</td>
</tr>
<tr>
<td>After-deductible coverage</td>
<td>Member pays 40%</td>
<td></td>
</tr>
<tr>
<td>Out-of-pocket maximum (member &amp; family combined)</td>
<td>$6,600</td>
<td>$13,020</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>Retail (30 days/90 days)</td>
<td>Mail order (90 days)</td>
</tr>
<tr>
<td>Generic</td>
<td>$10/$30</td>
<td>$25</td>
</tr>
<tr>
<td>Formulary brand</td>
<td>30% of cost; 30 days: $20 min. to $100 max. 90 days: $60 min. to $300 max.</td>
<td>30% of cost; 30 days: $50 min. to $250 max.</td>
</tr>
<tr>
<td>Non-formulary brand</td>
<td>50% of cost; 30 days: $50 min. to $150 max. 90 days: $150 min. to $450 max.</td>
<td>50% of cost; 30 days: $125 min. to $375 max.</td>
</tr>
<tr>
<td>Prescription copayment maximum</td>
<td>$3,000 (member &amp; family combined)</td>
<td>Does not apply</td>
</tr>
<tr>
<td>Combined maximum</td>
<td>$5,860/member**; $6,520/family**</td>
<td>$7,150/member**; $9,950/family**</td>
</tr>
</tbody>
</table>

* See full deductible chart for deductibles at all effective salary levels.
** Includes in-network deductible, copayment maximum, and prescription maximum.
*** Includes in-network deductible, copayment maximum, office visit copays, and prescription maximum.
Optional Benefits

DENTAL PLAN

What Stays the Same?
Dental coverage must be offered to those in Pastor’s Participation and may be offered to eligible other teaching elders and other employees at the employer’s choice. Dental options may include a dental PPO or dental maintenance organization (DMO), depending on the member’s location. Cost for dental coverage is based on the option and coverage level the employee chooses.

What’s Changing?
Although long included as a part of the Benefits Plan, the 2017 plan specifically requires offering dental coverage to those in Pastor’s Participation. There is no requirement for employers to contribute to dental coverage.

SUPPLEMENTAL DEATH BENEFITS COVERAGE

What Stays the Same?
If an employer wishes to offer supplemental death benefits coverage, the employer must provide employer-paid death and disability benefits coverage. Therefore, only members eligible for death and disability coverage may elect supplemental death benefits coverage. The cost for this coverage is based on the member’s and/or spouse’s age and tobacco-use status. The cost of coverage for children is a flat rate. There is no requirement that employers contribute to the cost of this coverage.

What’s Changing?
Though the availability of supplemental death benefits coverage for installed pastors has long been a feature of the Benefits Plan, beginning in 2017, offering supplemental death benefits coverage is required for those enrolled in Pastor’s Participation.

SUPPLEMENTAL DISABILITY BENEFITS COVERAGE

What Stays the Same?
The employer must provide employer-paid death and disability coverage to offer supplemental disability coverage. This coverage continues to be available only to those earning above the maximum salary protected by Death and Disability Plan coverage (adjusted from time to time). The cost is based on age and amount of salary protected. There is no requirement that employers contribute to the cost of this coverage.

What’s Changing?
While long included as a feature of the Benefits Plan, beginning in 2017, supplemental disability coverage is required to be offered for those enrolled in Pastor’s Participation (assuming they are eligible).

WHAT’S IMPORTANT TO KNOW

• As is the current practice, employers will be billed for the full cost of benefits and are expected to remit the full amount on the invoice to the Board. Employers are responsible for communicating employee contributions for coverage (if any), and for administering payroll deductions as appropriate.
• Any costs employers may have received before July 18, 2016, provided to help plan for budgets, are not final. Final costs are available through Employer Decision Support, accessed on Benefits Connect.
• While transitional participation coverage, which offers those in Pastor’s Participation the opportunity to continue all their benefits on a self-pay basis while they are seeking another call, is not part of menu options, employers and employees have the flexibility to address continued medical coverage with medical continuation coverage.
• Employers have the flexibility to select benefits for those in menu options that are nearly identical to Pastor’s Participation.

Married Members Covered by the Plan
The intention of the 2017 Benefits Plan is to acknowledge and preserve as many of the special circumstances related to members who are married, and specifically to clergy couples, as possible. If both members of a couple are in installed positions, dues for medical coverage in Pastor’s Participation will be 24.5 percent of annual effective salary, regardless of family status. If one member is in an installed position and the other is not, or if neither is in an installed position, as long as one member is covering the family and the other has at least Member-only coverage in the plan, the couple will retain member couple benefits.

Employer Decision Support and the Employer Agreement
Using Employer Decision Support, accessed on Benefits Connect, each employer will be able to model benefits selections, employer costs, and employee contributions. Completing Employer Decision Support creates the Employer Agreement and submits it to the Board.

Based on the benefits selections an employer chooses, employees will be able to log on to Benefits Connect during annual enrollment in the fall and elect the benefits available to them that best meet their needs.