



# Supplemental Death Benefits

*The Board of Pensions administers the Benefits Plan of the Presbyterian Church (U.S.A.), offering retirement, healthcare, death, and disability benefits to qualifying members. The Board also provides financial and vocational grants through the Assistance Program.*

## Summary

Supplemental death benefits coverage offers additional protection to families of eligible members against the unexpected loss of income at the member's death. Eligible members can subscribe for one of eight levels of coverage: \$25,000, \$50,000, \$75,000, \$100,000, \$150,000, \$200,000, \$250,000, or \$300,000. They also may apply for coverage for their spouse in the amount of \$25,000, \$50,000, \$75,000, or \$100,000 and for their eligible dependent child(ren) in the amount of \$5,000 or \$10,000. Applying for supplemental death benefits enables eligible members to increase the security they provide for their families.

## Eligibility

**Active members** enrolled for either death and disability coverage or group term life coverage are eligible to apply for supplemental death benefits coverage. Those who enroll when first eligible may apply for \$25,000 or \$50,000 of coverage without medical underwriting. To apply for a higher coverage level when first eligible or for any amount during an annual enrollment period, eligible members must present satisfactory evidence of insurability. Evidence of insurability is required for coverage for a spouse; however, medical underwriting requirements do not apply to coverage for children.

**Retirees** may continue coverage they have in effect at retirement through age 69. Spouses may continue coverage through age 69, regardless of the member's age. Children may continue coverage until age 26.

## Cost

The cost of supplemental death benefits coverage is based on three things: the member's age on the date that coverage begins (then, as of January 1 each subsequent year), the level of coverage selected, and whether the member is tobacco-free. (Please refer to the charts on page 2.)

Either the member or his or her employer pays for the member's supplemental death coverage, depending on the terms of employment. The member must pay the cost of coverage for a spouse and/or children with after-tax dollars. The Board bills the employer, and the employer deducts the appropriate charges, if any, from the member's paycheck.

## Enrollment

Eligible members may apply for supplemental death benefits coverage through Benefits Connect

- when they first enroll in the Benefits Plan;
- within 60 days of a qualifying life event; or
- during the annual enrollment for coverage, effective the first of the following year.

When a member applies for supplemental death coverage for the member, spouse, and/or children, the member and spouse may be prompted to complete online health statements.

## Beneficiaries

Supplemental death benefits are paid to designated beneficiaries or, if no beneficiaries were designated, the member's spouse, eligible dependents, or estate. The member is always the beneficiary for any spouse or child benefit.

*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](http://pensions.org) or call the Board at 800-773-7752 (800-PRESPLAN) for a copy of the plan document.*

## Supplemental Death Benefits

Costs based on enrollee's age on date coverage begins and as of January 1 each subsequent year.

### Supplemental Death Benefits Coverage Costs

TOBACCO-FREE ANNUAL COSTS								
Age	Member and Spouse Costs				Member-Only Costs			
	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
Under 29	13	26	38	51	77	102	128	153
30 - 34	16	32	48	64	96	129	161	193
35 - 39	20	41	61	82	122	163	204	245
40 - 44	26	51	77	102	153	204	255	306
45 - 49	38	77	115	153	230	306	383	459
50 - 54	59	117	176	235	352	469	587	704
55 - 59	110	219	329	439	658	877	1,097	1,316
60 - 64	168	337	505	673	1,010	1,346	1,683	2,020
65 - 69	268	536	803	1,071	1,607	2,142	2,678	3,213
70 - 74	408	816	1,224	1,632	2,448	3,264	4,080	4,896
75 - 79	497	995	1,492	1,989	2,984	3,978	4,973	5,967
80 - 84	525	1,051	1,576	2,101	3,152	4,202	5,253	6,304
85 - 89	525	1,051	1,576	2,101	3,152	4,202	5,253	6,304
90 - 94	525	1,051	1,576	2,101	3,152	4,202	5,253	6,304
95 +	525	1,051	1,576	2,101	3,152	4,202	5,253	6,304

TOBACCO USER ANNUAL COSTS								
Age	Member and Spouse Costs				Member-Only Costs			
	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
Under 29	20	39	59	79	118	157	196	236
30 - 34	27	55	82	109	164	218	273	327
35 - 39	36	71	107	143	214	286	357	428
40 - 44	53	106	158	211	317	422	528	633
45 - 49	91	182	273	364	546	728	910	1,092
50 - 54	162	325	487	650	975	1,299	1,624	1,949
55 - 59	280	559	839	1,119	1,678	2,238	2,797	3,357
60 - 64	340	680	1,020	1,360	2,039	2,719	3,399	4,079
65 - 69	447	894	1,341	1,788	2,682	3,576	4,470	5,364
70 - 74	657	1,314	1,971	2,629	3,943	5,257	6,571	7,886
75 - 79	745	1,491	2,236	2,981	4,472	5,963	7,454	8,944
80 - 84	989	1,977	2,966	3,955	5,932	7,909	9,886	11,864
85 - 89	1,309	2,618	3,927	5,236	7,853	10,471	13,089	15,707
90 - 94	1,681	3,362	5,044	6,725	10,087	13,450	16,812	20,175
95 +	2,049	4,099	6,148	8,198	12,297	16,395	20,494	24,593

ALL ELIGIBLE DEPENDENT CHILDREN IN THE FAMILY	
\$5,000 Coverage	\$10,000 Coverage
\$14 annually	\$27 annually

\* Costs cover all eligible dependent children in the family as defined by the Benefits Plan.

Note: Displayed costs may be rounded.