

REGIONAL REPRESENTATIVE REVIEW

(The Rev. Ernesto Badillo, Regional Representative for the Synod's of Boriquen, Covenant and Trinity)

September, 2010

"News from the Board of Pensions"

Benefits Connect Tip:

Register today to ensure access to your online Statement of Benefits coming this fall!

Active and disabled members who have Traditional Program coverage will be able to get a current Statement of Benefits from Benefits Connect starting this fall. By simply logging in to Benefits Connect, you will be able to securely generate a summary statement that consolidates information about the benefits you are receiving through the Benefits Plan. For details about the online Statement of Benefits, please read the news article on Pensions.org.

If you haven't registered yet: Click on the "Register" button under the Benefits Connect logo on the Pensions.org homepage.

Adult Child Enrollment Information for Primary Plan Members Enrolled in Medical Coverage

In compliance with the Patient Protection and Affordable Care Act (PPACA), the Board of Pensions will be extending medical coverage to plan members' qualified adult children up to age 26. All primary plan members enrolled in medical coverage will receive a letter from the Board of Pensions explaining how to enroll adult children up to age 26 in Medical Plan coverage effective January 1, 2011. To qualify, the adult children must not be eligible for coverage under their own employer's health plan. The explanatory letter is being sent in three mailings (from August 23 through September 23, 2010) based on your enrollment type (Traditional Program or Affiliated Benefits Program) and last name. The enrollment period will run through October 30, 2010.

If you have not received the letter by September 30, 2010, or have questions about this healthcare reform provision or the Board's Adult Child Enrollment process, please call Member Services at 800-773-7752 (800-PRESPLAN) Monday through Friday between 8:30 a.m. and 5:00 p.m., ET.

Open Enrollment for Optional Dental Program and Supplemental Death Benefits Program

Open enrollment for the Optional Dental Program and Supplemental Death Benefits Program for coverage effective January 1, 2011, will be October 1 through November 19, 2010.

Optional Dental Program Highlights

If you enroll during this year's open enrollment period, no restrictions apply for preventive, basic, and major services. This means you will be able to skip the 12-month waiting period normally imposed if you do not enroll within the first 31 days of initial eligibility.

Also, the waiting period for orthodontia services has been reduced from three years to one year, and preventive care is covered at 100% for network and out-of-network dentists. These and other program changes will be outlined in an upcoming mailing and on Pensions.org.

Supplemental Death Benefits Program

These benefits supplement the standard Death Benefits coverage provided through the Benefits Plan. There is no increase in rates for 2011.

Members can choose from eight levels for up to \$300,000 coverage.

Spouses can choose from four levels for up to \$100,000 coverage.

Members can choose from two levels for children for up to \$10,000 coverage.

Lower rates apply for non-tobacco users.

Look for details coming soon by mail and on Pensions.org.

Quarterly Fee for Retirement Saving Plan Accounts Now in Effect

The quarterly fee of \$3.75 on each Retirement Savings Plan of the Presbyterian Church (U.S.A.) account went into effect on July 1, 2010. The first deduction will be made this quarter; you will see this deduction on your fourth quarter 2010 statement. This fee offsets administrative expenses Fidelity incurs while providing recordkeeping and invoicing services.

Although the introduction of a fee is new to the Retirement Savings Plan, a recent survey by Buck Consultants indicates that it is comparable to or less than those paid by participants in the other church retirement savings plans in the survey. It is also significantly lower than the fees for plans offered by most for-profit organizations.

The Retirement Savings Plan continues to be an excellent way to save for your retirement. If you are not currently taking advantage of this plan, we encourage you to look into this opportunity by visiting the Retirement Savings Plan section of Pensions.org. If you are interested in participating and your employer does not currently offer this benefit, you can also refer them to the Retirement Savings Plan section for more information.

New E-learning Program Available in 2011

The Board is offering a personal and professional development e-learning program to active plan members in 2011 through SkillSoft. The online, self-paced courses and simulations include such topics as:

handling conflict, time management and balance, workforce generations, emotional intelligence, effective meeting leadership, connecting and communicating with others.

The fee is \$25 per registrant, which provides access to all of the courses and simulations in the program from January 3 through November 30, 2011.

Registration is open September 8 through November 15, 2010, so watch Pensions.org and your email for details.

As your Regional Representative, I am available to work with your presbytery leadership by offering: Retiree Luncheons, Church Treasurers Workshops, Clergy Terms of Call Seminars, CPM/COM Consultations, Benefits Overview Workshops and Pre-Presbytery Workshops. I am currently working scheduling events for late 2010 and 2011. To schedule any of these events or discuss gatherings customized for your presbytery's needs, please contact me.

Blessings,

Ernesto

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Visit our website at www.pensions.org