

Approved June 2017

COM Policy on Health Benefits for Teaching Elders in Pittsburgh Presbytery

All **installed, full-time teaching elders** are enrolled “Pastor’s Participation” plan (PP). PP continues the current model of health care charges, namely, that the cost of health insurance will be a percentage of effective salary, which is 25% in 2018. There is no longer a member-only option under this traditional plan. Pension is calculated at 11% of effective salary and Death & Disability is calculated at 1%.

All **non-installed teaching elders employed before January 1, 2017 for 20 or more hours per week** are to be offered the Pastor’s Participation plan. The costs are the same as noted above for installed, full-time teaching elders. Please note that the costs for health insurance will be calculated based upon a \$44,000 minimum effective salary. Pension is calculated at 11 % of effective salary and Death & Disability is calculated at 1%. Pastors may elect instead to choose coverage through the menu-based member-only option, according to the policy for pastors who begin service after January 1, 2017 (below).

All **non-installed teaching elders employed 20 or more hours per week, and who began service after January 1, 2017** are to be offered single person health coverage with the EPO* from the Board of Pension, with the employing church covering 99% of the premium. If the teaching elder wishes to elect coverage for a spouse, for children only, or for a spouse and children, the additional premium for that coverage may be paid, in whole or in part, by the congregation or the teaching elder. Non-installed teaching elders working 20 or more hours per week are eligible to participate in the Pastor’s Participation plan. Any non-installed teaching elder who has been offered the EPO plan may opt out of the Board of Pensions health plan if he or she is covered by an outside plan, for instance through a spouse or parent. However, it is the policy of COM that all pastors (installed or non-installed) serving congregations at 20 hours or more per week must be covered by health insurance, either through the Board of Pensions or an outside plan. For those who opt out, 5% of effective salary will be available for allocation to a retirement plan or an optional insurance plan offered through the Board of Pensions.

All **non-installed teaching elders employed less than 20 hours per week** have the option to participate in the Board of Pensions medical and retirement savings plans only. The employing church may or may not elect to cover all or part of the costs for this coverage.

For pastors enrolled in the Pastor’s Participation plan, congregations will provide reimbursement of the medical deductible or of co-pays of the Benefits Plan up to 2% of effective salary.

To calculate the actual cost of your BOP dues, and to learn about the costs of various menu options through PPO or EPO*, go to <https://benefitsconnect.pensions.org>, or call the Board of Pensions at 1-800-PRESPLAN.

If you have questions regarding these terms, you are welcome to direct them to the Commission on Ministry Office (412-697-9210) of Pittsburgh Presbytery.

For more information about the redesign of the Board of Pension plans that became effective in 2017, a thorough summary is available online at:

<http://www.pensions.org/AvailableResources/BookletsandPublications/Documents/2017BenefitsPlanRedesign.pdf>

*EPO = only Highmark providers are covered, except when traveling to places where there are none available.

PPO = all Highmark providers are in-network, and other providers are compensated at out-of-network rates.