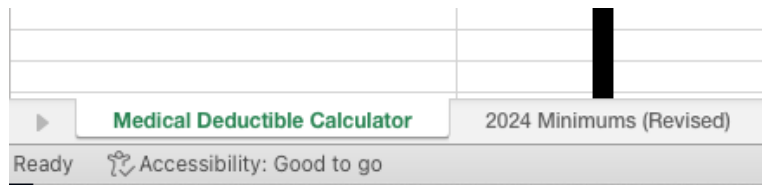


Using the Medical Deductible Reconfiguration Calculator of Pittsburgh Presbytery

1. There are two tabs on the Excel spreadsheet. Please select the one labeled "Medical Deductible Calculator."



2. Using the current terms of call, determine whether SECA offset is currently included in the terms of call. If it is, you'll want to use the boxes at the top of that sheet, labeled "Current Terms of Call that include SECA offset". Otherwise, you'll want to use the boxes at the bottom of that worksheet. *You should only use one section of the spreadsheet: either the top (if receiving SECA offset) or the bottom.*
3. You **should** only need to enter information in the green boxes on the spreadsheet.
4. Enter the current salary and housing in boxes B3 or B21, highlighted in green.

Salary and Housing	\$60,000	Sa
Medical Reimbursement (2%)	\$1,200	Em
		Em

5. The other values for the current terms of call should be calculated automatically. Please verify that the calculated values match your records.
6. If the pastor is choosing option 2 (to establish a FSA account but not fully fund it), please enter the Employee FSA Contribution amount in box F3 (highlighted in green)

	F	
	Option 2	
ch	No or Partial FSA Match	
	\$60,477	
	\$0	
	\$500	
	\$5,141	

7. The resulting numbers in columns E, F, and G should show the revised terms of call, with the medical deductible eliminated, in such a manner that the bottom line cost to the congregation has not changed.
8. Line 6 or 24 will show the resulting church FSA contribution.

To Establish a Healthcare FSA Outside of the Open Enrollment Period

1. Visit the **Board of Pensions Website** to find out more information on how the Healthcare FSA works.
2. You'll need to contact **Further** to establish or modify a Healthcare FSA. When you do, you'll need to explain that there has been a change in policy. Further has indicated that this change in policy will be considered a "qualifying event", which would allow an FSA to be modified or established outside of outside of the annual enrollment period.

If you have questions, please contact Brian Wallace (412-323-1402 / bwallace@pghpresbytery.org)