Board of Pensions Regional Gathering, Dallas TX, April 24-25, 2013

Attending from Yellowstone Presbytery: Neva Rathbun, Ron Hanson, Jim Tarr and George Goodrich

Attending the Board of Pensions Overview – Neva, Ron and George

I. **Become familiar with the website:** www.pensions.org.
   a. **Kevin Keaton is our regional** rep: kkeaton@pensions.org; 800-773-7752, ext 7047.

II. Four Core Divisions of the Pension Plan: Medical, Retirement, Death and Disability
   a. Deductable for Clergy members : 1.25% of effective salary and same for family
   b. If you work Half-time you pay pension on full-time equivalent to gain the full-time benefits. $40,000 is the minimum salary on which dues are paid now.

III. ***Preventive Care –*** Take advantage of resources
   a. 100% cost coverage for annual physician visit.
   b. A list of preventive care coverage is available on the website.
   c. **Personal Health Record,** confidential, but keep it up to date.
   d. **24-hour Nurses Hot line** for basic questions about your health care – 866-794-3127
   e. **Annual Vision Exam** is a $25 co-pay – Questions about the vision program, 800-877-7195

IV. International Travel – 800-773-7752
   a. International SOS, Print a wallet card from website for reference

V. Retirement / Pension
   a. 1% apportionment this year.
   b. Pay outs of pension to Clergy members are credited as housing allowance and are tax-deductable to the extent used for housing.

VI. Long term Care is an option everyone should at least consider.
   a. Mandated withdrawal must begin at age 70 ½.

VII. Participation – Any employee of a PCUSA Church can participate in the Pension or medical plan.

VIII. Dues: 2012 – Dues 2014
   a. Medical – 20.25% 21%
   b. Pension – 11% 11%
   c. Death and Dis – 1% 1%
   d. Total – 32.25% 33%

IX. Assistance Program – For major emergencies… Ask George or Neva

X. Seminars being offered by the Board through their Board University; Check the Website for descriptions and schedule.
   a. Render Unto Caesar – Clergy Taxes
   b. Pre-Retirement Seminars
   c. Post-retirement Seminars

XI. "Elevate Your Church's Stewardship in about 10 minutes" with a Financial Fitness Assessment (It's Free) – http://Assessment.PresbyterianFoundation.org.