



Healthcare Committee Selects Direction for Medical Dues

The Healthcare Committee of the Board of Directors of the Board of Pensions met in Dallas in late May to consider the recently announced proposals under consideration for restructuring the medical dues model of the Traditional Program. At the meeting, the Committee reviewed the options, considered the feedback on those options gathered from the Board's various constituencies, and received updated financials on the Medical Plan.

The Healthcare Committee then voted to recommend that the Board retain the current medical dues model for the Traditional Program in 2014, with a 2 percent dues increase, to 23 percent. (This selection has been previously communicated as Option A for 2014.) The Committee further determined to implement a change to the medical dues model beginning in 2015 by selecting Option C. Due to retaining the current model for one additional year, the dues under [Option C in 2015](#) would be 24.5 percent for "full family coverage" and 23 percent in cases where "member-only coverage" is selected.

Board of Pensions staff is preparing the recommendations needed to implement the new medical dues model in 2015, including the necessary amendments to the Benefits Plan and new Administrative Rules. The Healthcare Committee is expected to review these at its June 28 meeting and prepare [a formal recommendation](#), which it will take to the Board of Directors at the full Board meeting on June 29.

Read the [pensions.org news article](#) for full coverage of the Healthcare Committee recommendation. For a series of questions and answers about the medical dues consideration, visit the [Frequently Asked Questions section](#) of [healthcare.pensions.org](#), the Board's dedicated website for healthcare.

2013 Salaries in Parish Ministry Study Available

The most recent [Salaries in the Parish Ministry Salary Study](#) (as of May 1, 2013) shows that the median salary of all PC(USA) teaching elder members of the Benefits Plan serving U.S. congregations is \$54,500, an increase of 1 percent when compared to \$54,000 one year earlier. A [breakdown by employment classification](#) is also available.

Medical Plan's Benefit Partners Connect at Annual Summit Hosted by Board of Pensions

Held at Cigna Health's offices in Philadelphia June 6 and 7, the sixth summit of the Medical Plan's benefit partners was a model of collaboration, with participants living out the connectional nature of the Church in a way not often seen in a business environment.

Representatives of the Board of Pensions and each of the Medical Plan's benefit partners (service providers) – Highmark[®], Cigna[®] Behavioral Health, Express Scripts[®], ActiveHealth Management[®], Liberty Mutual[®], and Health Data Management Solutions (a data warehouse and performance analysis firm) – shared updates and collaborated on how each organization could bring its best practices, people, and technology to

- improve the member experience – beginning with every phone call, email, or letter through to a successful outcome;
- engage members in their own health earlier and more actively; and
- improve the quality and value of healthcare services while managing cost.

For examples of tools, practices, and programs the Board and its service providers are developing to meet these goals, [read the news article](#) on pensions.org.

Retirement Savings Plan Participants Can Now Manage Their Accounts on Mobile Devices

If you participate in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) and use a smartphone, you can now securely access your account on your mobile device with the new NetBenefits[®] Smartphone Application from [Fidelity Investments[®]](#). The app is available across various platforms, including iPhone and iPod Touch devices, Android phones, and Safari and Google Chrome browsers.

After downloading the app to your device and securely logging on to it, you can view a summary of your Retirement Savings Plan account. You can then check your balance, see your personal rate of return, and track investments. If you need assistance from a Fidelity customer service associate, you can call the plan's toll-free phone number through the app's functionality.

Read the [press release from Fidelity Investments](#) to learn more about the NetBenefits app. If you are a participant in the Retirement Savings Plan and have questions about your account, log on to Fidelity NetBenefits at fidelity.com/atwork or call Fidelity at 800-343-0860 to speak with a customer service associate (reference plan no. 57887).

Lesson 5 in Online Personal Finance Series Focuses on Debt Management

The fifth lesson in Board University's online personal finance series, [Debt Management: Getting Control of Your Finances](#), will help you understand the basic principles of debt. This

Web module covers topics such as understanding the difference between good and bad debt, calculating your income-to-debt ratio, and understanding how your FICO score affects you.

Read the [pensions.org news article](#) for more information about the personal finance series and what you'll learn when you view *Debt Management*.

Benefits Connect Tip: Securely Communicate with the Board through the Message Center

Active and retired members, surviving covered partners, and church treasurers and benefits administrators who are registered for Benefits Connect can securely communicate with the Board through the Message Center. Simply [log in](#) to your Benefits Connect account. The easy-to-use Message Center enables you to email the Board and receive responses that are protected by Benefits Connect's multiple security controls.

If you are not already taking advantage of Benefits Connect, [register today!](#)

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