

Quick facts and dues schedule 2020

Medical*, Pension, and Death and Disability dues

	Maximum basis	Minimum basis	Percentage	Minimum basis	
				Monthly	Annual
Medical (Pastor's Participation)*	\$124,000	\$44,000	25.0%	\$916.67	\$11,000.00
Pension	\$285,000	\$15,200	11.0%	\$139.33	\$1,672.00
Death and Disability	\$285,000	\$15,200	1.0%	\$12.67	\$152.00
Totals			37.0%	\$1,068.67	\$12,824.00

* For employees not in Pastor's Participation, visit Benefits Connect to view costs for medical coverage. If you are interested in offering medical coverage to newly eligible employees, contact the Board.

Pathways to Renewal dues

	Maximum basis	Minimum basis	Percentage	Minimum basis	
				Monthly	Annual
Medical*	\$0	\$35,821	16.75%	\$500.00	\$6,000.00
Pension	\$285,000	\$0	2.0%	n/a	n/a
Death and Disability	\$0	\$0	1.0%	n/a	n/a
Totals			19.75%	\$500.00	\$6,000.00

* The minimum and maximum dues for medical coverage for members in Pastor's Participation are flat dollar amounts.

Seminary student medical dues

Coverage level	PPO	EPO	HDHP*
	Monthly		
Member-only	\$351.25	\$298.50	\$275.75
Member + Spouse	\$723.50	\$615.00	\$567.91
Member + Child(ren)	\$533.83	\$453.75	\$419.08
Member + Family	\$916.67	\$779.17	\$719.58

* Seminarians enrolled in the HDHP option may be eligible to set up an individual health savings account (HSA) to pay for qualified healthcare expenses.

Post-retirement service dues

Post-retirement service dues are 12% of the minister's total annual effective salary.

Transitional participation coverage

Members in Pastor's Participation who are seeking another church position and graduated seminary students whose presbyteries verify that they are actively seeking church service may be eligible for transitional participation coverage. Dues will be billed based on the last effective salary (subject to the minimum and maximum dues rates) or the congregational ministers' median salary.

Death and Disability dues (without Pension Plan enrollment)

Dues are 2.5% of the member's total annual effective salary OR the minimum participation basis* (whichever is greater), subject to maximum established by federal law.

		Monthly	Annual
Minimum basis	\$15,200	\$31.67	\$380.00
Maximum basis	\$285,000	\$593.75	\$7,125.00

* The minimum participation basis is 25% of the congregational ministers' median salary.

**Congregational ministers'
median salary:**

\$60,800

**Employees'
median salary:**

\$44,500

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Medicare Supplement coverage

Coverage level	Monthly
Member	\$275
Member and Medicare-eligible spouse	\$550

Per enrolled member	Annual
Deductible (medical)	\$305
Deductible (prescription)	\$0
Medical copayment maximum (includes deductible)	\$2,435
Prescription copayment maximum	\$2,500

Medical continuation coverage (Highmark)*

Coverage level	PPO	EPO	HDHP
	Monthly		
Member-only	\$955	\$812	\$750
Member + Spouse	\$1,941	\$1,650	\$1,524
Member + Child(ren)	\$1,481	\$1,259	\$1,163
Member + Family	\$2,644	\$2,247	\$2,076

* For medical coverage through Aetna, contact the Board for costs.

Dental benefits

Coverage level	DMO		PPO/Passive PPO	
	Monthly	Annual	Monthly	Annual
Member-only	\$25.87	\$310.44	\$36.95	\$443.40
Member + Spouse	\$52.79	\$633.48	\$75.44	\$905.28
Member + Child(ren)	\$69.24	\$830.88	\$97.37	\$1,168.44
Member + Family	\$96.79	\$1,161.48	\$136.03	\$1,632.36

Vision eyewear coverage

Coverage level	Monthly	Annual
Member-only	\$3.89	\$46.68
Member + Spouse	\$7.69	\$92.28
Member + Child(ren)	\$8.17	\$98.04
Member + Family	\$13.12	\$157.44



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403(b)(9) Retirement Savings Plan

Annual contribution limits*	
Employee contributions	\$19,500
Employer and employee combined limit	\$57,000
Additional catch-up for age 50 and older	\$6,500
Additional church plan long-service catch-up	\$3,000

* See IRS Publication 571 for more information.

Group term life coverage

Cost of coverage to the employer is 20 cents per month per \$1,000 of coverage. The cost is not based on age, and there are no separate smoker rates.

Supplemental death benefits*

Age	Annual costs															
	Tobacco-free								Tobacco user							
	Member or Spouse				Member-only				Member or Spouse				Member-only			
	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$25,000	\$50,000	\$75,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000
To 29	\$13	\$26	\$38	\$51	\$77	\$102	\$128	\$153	\$20	\$39	\$59	\$79	\$118	\$157	\$196	\$236
30 – 34	\$16	\$32	\$48	\$64	\$96	\$129	\$161	\$193	\$27	\$55	\$82	\$109	\$164	\$218	\$273	\$327
35 – 39	\$20	\$41	\$61	\$82	\$122	\$163	\$204	\$245	\$36	\$71	\$107	\$143	\$214	\$286	\$357	\$428
40 – 44	\$26	\$51	\$77	\$102	\$153	\$204	\$255	\$306	\$53	\$106	\$158	\$211	\$317	\$422	\$528	\$634
45 – 49	\$38	\$77	\$115	\$153	\$230	\$306	\$383	\$459	\$91	\$182	\$273	\$364	\$546	\$728	\$910	\$1,092
50 – 54	\$59	\$117	\$176	\$235	\$352	\$469	\$587	\$704	\$162	\$325	\$487	\$650	\$975	\$1,299	\$1,624	\$1,949
55 – 59	\$110	\$219	\$329	\$439	\$658	\$877	\$1,097	\$1,316	\$280	\$559	\$839	\$1,119	\$1,678	\$2,238	\$2,797	\$3,357
60 – 64	\$168	\$337	\$505	\$673	\$1,010	\$1,346	\$1,683	\$2,020	\$340	\$680	\$1,020	\$1,360	\$2,039	\$2,719	\$3,399	\$4,079
65 – 69	\$268	\$536	\$803	\$1,071	\$1,607	\$2,142	\$2,678	\$3,213	\$447	\$894	\$1,341	\$1,788	\$2,682	\$3,576	\$4,470	\$5,364
70 – 74	\$408	\$816	\$1,224	\$1,632	\$2,448	\$3,264	\$4,080	\$4,896	\$657	\$1,314	\$1,971	\$2,629	\$3,943	\$5,257	\$6,571	\$7,886
75 – 79	\$497	\$995	\$1,492	\$1,989	\$2,984	\$3,978	\$4,973	\$5,967	\$745	\$1,491	\$2,236	\$2,981	\$4,472	\$5,963	\$7,454	\$8,944
80 – 84	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$989	\$1,977	\$2,966	\$3,955	\$5,932	\$7,909	\$9,886	\$11,864
85 – 89	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$1,309	\$2,618	\$3,927	\$5,236	\$7,854	\$10,471	\$13,089	\$15,707
90 – 94	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$1,681	\$3,362	\$5,044	\$6,725	\$10,087	\$13,450	\$16,812	\$20,175
95+	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$2,049	\$4,099	\$6,148	\$8,198	\$12,297	\$16,395	\$20,494	\$24,593

* Based on enrollee's age as of January 1 each year.

Child(ren)'s supplemental death benefit*

Coverage level	Annual rate
\$10,000	\$14
\$20,000	\$27

* Dues cover all eligible children in the family as defined by the Benefits Plan.



THE BOARD OF PENSIONS
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Assistance Program target level guidelines

Income Supplement

The Income Supplement grant is the percentage of congregational ministers' median effective salary* that a recipient may have when the supplement is added to all other income. Years of Pension Plan participation and marital status determine the target (maximum annual) income.

Years of Pension Plan participation	2020 Income Supplement maximum annual income	
	Retired single members	Retired members with spouses
10 to < 20*	Prorated	Prorated
20 to < 25	\$33,440	\$39,520
25 to < 30	\$36,480	\$42,560
30 or >	\$39,520	\$46,000

* Refer to page one for congregational ministers' median effective salary.

Housing Supplement

The Housing Supplement amount depends on total income, assets, and marital status. In addition to monthly Housing Supplements, members may be eligible to receive a lump-sum Housing Supplement of up to \$20,000 to help pay the entrance fee to a continuing care retirement community. To qualify, members must have a total annual income from all sources of \$45,600 or less (\$66,880 or less for assisted living); and have assets that do not exceed the maximums in the Housing Supplement guidelines chart below.

Your living situation	Maximum total assets allowed		Maximum monthly housing expenses considered by Assistance Program	Percentage of your income to be contributed toward housing expenses
	Single	Couple		
Home or apartment in the general community	\$35,000	\$50,000	\$1,300	40%
Independent living unit in a retirement community	\$25,000	\$40,000	\$1,800	40%
Congregate living unit (separate living quarters, no cooking facilities) in a retirement community	\$25,000	\$40,000	\$2,700	67%
Assisted living unit in a retirement community	\$20,000	\$35,000	\$4,000	67%

Note: Rates on this schedule may be rounded.

