

An affordable new program for employees who haven't received benefits before

The Board of Pensions is pleased to announce a benefits program designed specifically for ministers who are not mandated to participate in the Benefits Plan and lay employees and part-time workers not covered by the Benefits Plan of the Presbyterian Church (U.S.A.). It offers the same coverage options as the Benefits Plan without requiring participation in the defined-benefit pension plan.

Lets you offer benefits to more people

Because it does not include the pension plan, the Affiliated Benefits Program costs less to offer. You can ask participants to bear a portion of the cost, which makes the program more affordable still. It also helps you meet the requirement of offering the same benefits to an entire class of employees. Those not needing the benefits, or covered elsewhere, typically decline.

With this increased flexibility and reduced cost, you can now offer benefits that help attract and retain high-quality employees!

Affiliated Benefits Program



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A flexible program that lets employing organizations extend coverage to more church workers

A comprehensive range of benefits

Except for the pension plan, the Affiliated Benefits Program includes every option in the Benefits Plan of the Presbyterian Church:

- Medical benefits
- A prescription drug program with both retail and mail-order services
- A 24-hour nurse hotline that provides guidance on appropriate care for immediate problems
- An employee assistance program to help with stress and depression, family difficulties, substance abuse and legal problems
- Vision Benefit
- Optional dental benefits
- Optional retirement savings plan

The providers and terms of coverage are essentially identical for both plans. Your organization can also choose to provide death and disability coverage on a non-contributory basis at initial enrollment or during an employer's open enrollment period or on their anniversary of joining the Affiliated Benefits Program. And you can offer Medical Continuation and/or post-retirement medical benefits as well, both with certain restrictions.

Designed specifically for employees not currently enrolled in the Benefits Plan

The Affiliated Benefits Program is designed for employees who do not currently participate in the Benefits Plan. These may include administrative and custodial staff, or part-time workers.

This program is not available to installed pastors in churches mandated by the Book of Order to participate in the Benefits Plan. Nor is it available to any other church worker currently participating in the full Benefits Plan.

Note: While you need not offer the program to all eligible employees, you may not discriminate within an employee classification. For example, if you offer the program to one full-time exempt employee, you must offer it to all of them.

We administer it for you

The Affiliated Benefits Program is offered through The Board of Pensions of the Presbyterian Church (U.S.A.). That frees you from having to negotiate or sign contracts with healthcare providers. Simply distribute our information materials and pay the invoice we periodically mail you. We'll take care of enrollment, issue ID cards, and manage all benefits and communications. We'll also answer employee questions via a toll-free number. You'll enjoy service from professionals who are committed to excellence and responsiveness.

You benefit from the church's stability and economies of scale

The Presbyterian Church has provided benefits to pastors and families since 1717, including employee medical benefits for more than half a century. Our Benefits Plan currently covers approximately 50,000 participants (Members and dependents), including those on Medicare Supplement.

Because our size gives us greater negotiating power and more financial stability than smaller plans, our dues requirements tend to be less volatile from year to year. Our staff of experienced benefits professionals manages all aspects of the design, contracting and financing on your behalf.

To request detailed information and copies of the enrollment materials, simply contact the Board of Pensions at 800-773-7752 (800-PRESPLAN).