



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)



Comparing the  
**Affiliated  
Benefits  
Program**

To Traditional Coverage  
of the Benefits Plan 2012



**Dues, terms, and conditions**



# Comparing Affiliated Benefits Program and Traditional Program Coverage Under the Benefits Plan

Dues, terms and conditions. See plan descriptions for complete details on each benefit.

	Affiliated Benefits Program	Traditional Program
<b>Eligibility</b>		
Ordained	Eligible to enroll if in a non-installed position.	Required to enroll if serving in an installed position; others may be enrolled.
Lay	Participation by employment classification, at the option of the employer. The same benefits must be offered to each class of employees, in compliance with IRS non-discrimination rules. See Administrative Rule 105 at Pensions.org, or IRS regulations at <a href="http://www.irs.gov">www.irs.gov</a> .	Participation by employment classification, at the option of the employer. All employees in an employment classification must be enrolled in compliance with IRS non-discrimination rules.
Medical, Death, and Disability	Employers may offer medical benefits only or medical, death, and disability benefits. Member contributions may be required for medical coverage. Death and disability coverage is only available on an employer-paid basis.	Employers must enroll ministers of the Word and Sacrament in installed positions for full participation at date of hire. They may enroll lay employees or ordained employees in non-mandated positions for: <ul style="list-style-type: none"> <li>• Full participation (medical, death, disability, and defined benefit pension) from first eligibility, or</li> <li>• Limited participation (medical, death and disability) for the first three years of coverage with the defined benefit pension participation added beginning in the fourth year.</li> </ul>
Retirement	All church workers, including Affiliated Benefits Program-eligible members, may enroll in the Board's Retirement Savings Plan, a 403(b)(9) defined contribution plan. It may be contributed to by the employer, member, or both.	Defined benefit pension plan, paid for by the employer. Optional Retirement Savings Plan may be contributed to by the employer, member, or both.
Optional Coverages	If medical coverage offered, employer may offer Optional Dental coverage. If death and disability coverage offered, employer may offer Supplemental Death and/or Supplemental Disability Benefits. A participating Affiliated Benefits Program employer has the option to offer Long-Term Care insurance.	Optional Dental coverage Supplemental Death Benefits Optional Supplemental Disability Long-Term Care Insurance available.

Affiliated Benefits Program	Traditional Program
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Waiting Period	Employers can establish waiting periods up to one year.	Employers can establish waiting periods up to one year for non-mandated employees.
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Medical Benefits		
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Provider Options	PPO coverage only: members choose their doctors and hospitals and enjoy economic incentives when they select in-network providers.	PPO coverage: members choose their doctors and hospitals and enjoy economic incentives when they select in-network providers. Members in Kentucky may elect HMO coverage.																																										
PPO Coverage	<ul style="list-style-type: none"> <li>Comprehensive medical benefits</li> <li>Prescription drug program</li> <li>Disease management programs for those with chronic illnesses</li> </ul>	<ul style="list-style-type: none"> <li>Comprehensive medical benefits</li> <li>Prescription drug program</li> <li>Disease management programs for those with chronic illnesses</li> </ul>																																										
Other Benefits	<ul style="list-style-type: none"> <li>Employee assistance program</li> <li>Vision Benefit</li> <li>24-hour nurse hotline</li> </ul> <p>See the <i>Guide to Your Healthcare Benefits</i> for further details.</p>	<ul style="list-style-type: none"> <li>Employee assistance program</li> <li>Vision Benefit</li> <li>24-hour nurse hotline</li> </ul> <p>See the <i>Guide to Your Healthcare Benefits</i> for further details.</p>																																										
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	Affiliated Benefits Program	Traditional Program																
Prescription Drug Annual Deductibles	Does not apply.	Does not apply.																
Employer Contribution	Employer must contribute at least 50% of the cost of covering the employee, but may contribute 0% to 100% toward spouse and dependent coverage.	Employer pays 100%.																
Option to Waive Coverage	Employees may waive medical coverage for themselves and/or their families (e.g., if covered under a spouse's plan, or not willing to pay a portion of the cost). Coverage may not be waived if employer pays 100% of dues.	Eligible employees may not waive medical coverage for themselves. Dependents can waive coverage if other medical coverage is available through the spouse's plan.																
Medical Plan Dues (Active)	<table> <tr> <td>Member</td> <td>\$583/mo.</td> </tr> <tr> <td>Member+Child/Children</td> <td>\$865/mo.</td> </tr> <tr> <td>Member+Spouse</td> <td>\$1,197/mo.</td> </tr> <tr> <td>Family</td> <td>\$1,559/mo.</td> </tr> </table>	Member	\$583/mo.	Member+Child/Children	\$865/mo.	Member+Spouse	\$1,197/mo.	Family	\$1,559/mo.	20.25% of covered effective salary. Minimum salary basis: \$38,000 Maximum salary basis: \$117,000								
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Continued Coverage After Termination	Available on a subscription basis, for specified durations, to some categories of employees. Call 800-773-7752 (800-PRESPLAN) for details. Monthly dues: <table> <tr> <td>Member</td> <td>\$594/mo.</td> </tr> <tr> <td>Member+Child/Children</td> <td>\$882/mo.</td> </tr> <tr> <td>Member+Spouse</td> <td>\$1,220/mo.</td> </tr> <tr> <td>Family</td> <td>\$1,590/mo.</td> </tr> </table> * No continuation of coverage option available if an employing organization withdraws its employees or a class of its employees from Plan participation. Also, if an organization elects to leave the Affiliated Benefits Program, all active, retired, and inactive members with that coverage will also be terminated from the Affiliated Benefits Program.	Member	\$594/mo.	Member+Child/Children	\$882/mo.	Member+Spouse	\$1,220/mo.	Family	\$1,590/mo.	Available on a subscription basis, for specified durations, to some categories of employees. Call 800-773-7752 (800-PRESPLAN) for details. Monthly dues: <table> <tr> <td>Member</td> <td>\$645/mo.</td> </tr> <tr> <td>Member+Spouse</td> <td>\$1,290/mo.</td> </tr> <tr> <td>Member+Child/Children</td> <td>\$1,290/mo.</td> </tr> <tr> <td>Family</td> <td>\$1,290/mo.</td> </tr> </table> * No continuation of coverage option available if an employing organization withdraws its employees or a class of its employees from Plan participation.	Member	\$645/mo.	Member+Spouse	\$1,290/mo.	Member+Child/Children	\$1,290/mo.	Family	\$1,290/mo.
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Free Coverage upon Termination of Employment	Not available.	Free medical coverage available to terminated and retired. <ul style="list-style-type: none"> <li>• 30 days for employees after one year plan participation.</li> </ul>																

<b>Affiliated Benefits Program</b>	<b>Traditional Program</b>
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<b>Death and Disability Benefit</b>		
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Notice of Termination from Plan	The Board requires 45 days notice in writing prior to an employing organization withdrawing all or an entire class of its employees from the Affiliated Benefits Program.	N/A
Death Benefits	<p>Members who die while active or disabled are eligible for:</p> <p>1-Lump sum payment – for a member with dependents, this is a multiple (varies with age at death) of the member’s salary. For a member without dependents, the benefit is one times the covered salary. The maximum covered salary is \$90,000.</p> <p>2-One year of salary continuation – based on member’s salary, as calculated for purposes of pension participation up to \$245,000.</p> <p>For both the benefits above, for a member earning below the median for the employment classification, benefits are based on the median for the employment classification, pro-rated for part-time employment.</p> <p>3-Children’s Education benefit – each child of a deceased member can receive up to \$9,000 a year for each of the first four years of post-high school study (\$36,000 total) if under age 25 and a full-time student.</p>	<p>Members who die while active or disabled are eligible for:</p> <p>1-Lump sum payment – for a member with dependents, this is a multiple (varies with age at death) of the member’s salary. For a member without dependents, the benefit is one times the covered salary. The maximum covered salary is \$90,000.</p> <p>2-One year of salary continuation – based on member’s salary, as calculated for purposes of pension participation up to \$245,000.</p> <p>For both the benefits above, for a member earning below the median for the employment classification, benefits are based on the median for the employment classification, pro-rated for part-time employment.</p> <p>3-Children’s Education benefit – each child of a deceased member can receive up to \$9,000 a year for each of the first four years of post-high school study (\$36,000 total) if under age 25 and a full-time student.</p>
Living Needs Benefits	Active, disabled, and retired members whose physicians certify them as being terminally ill with a life expectancy of 24 months or less may request prepayment of part of their death benefits.	Active, disabled, and retired members whose physicians certify them as being terminally ill with a life expectancy of 24 months or less may request prepayment of part of their death benefits.
Disability Benefits	<p>The member must be:</p> <ul style="list-style-type: none"> <li>• Medically certified as unable to perform regular work/comparable work for the first 24 months of disability.</li> <li>• Unable to do any type of work for which trained or skilled after 24 months.</li> </ul> <p>Coverage will not apply for any disability that arises from a pre-existing condition during the first 12 months of coverage.</p>	<p>The member must be:</p> <ul style="list-style-type: none"> <li>• Medically certified as unable to perform regular work/comparable work for the first 24 months of disability.</li> <li>• Unable to do any type of work for which trained or skilled after 24 months.</li> </ul> <p>Coverage will not apply for any disability that arises from a pre-existing condition during the first 12 months of coverage.</p>

	Affiliated Benefits Program	Traditional Program
Disability Payment Amount	<p>60% of greater of:</p> <ul style="list-style-type: none"> <li>• Effective salary (cash, deferred compensation, housing/manse, and other allowances, capped at \$90,000), or</li> <li>• Churchwide median effective salary for that employment classification, pro-rated for part-time employment. Initial benefit cannot exceed 100% of the member's effective salary prior to disability.</li> <li>• Offset by Primary Social Security and Workers' Compensation</li> <li>• Minimum benefit: \$600/year</li> <li>• Maximum benefit: \$54,000/year</li> </ul>	<p>60% of greater of:</p> <ul style="list-style-type: none"> <li>• Effective salary (cash, deferred compensation, housing/manse, and other allowances, capped at \$90,000), or</li> <li>• Churchwide median effective salary for that employment classification, pro-rated for part-time employment. Initial benefit cannot exceed 100% of the member's effective salary prior to disability.</li> <li>• Offset by Primary Social Security and Workers' Compensation</li> <li>• Minimum benefit: \$600/year</li> <li>• Maximum benefit: \$54,000/year</li> </ul>
Benefit Duration	<p>The disability benefit begins:</p> <ul style="list-style-type: none"> <li>• On the 91st day of total disability, or when the employer's salary payments end, if later.</li> </ul> <p>The disability benefits continue until the earlier of:</p> <ul style="list-style-type: none"> <li>• The first day of the month following the date on which the disabled member attains age 65,</li> <li>• No longer disabled</li> <li>• Death</li> <li>• If the disability benefit commenced on or after age 62, the benefit continues until the earlier of:               <ul style="list-style-type: none"> <li>• Disabled at 62: benefits for 3.5 years</li> <li>• Disabled at 63: benefits for 3 years</li> <li>• Disabled at 64: benefits for 2.5 years</li> <li>• Disabled at 65: benefits for 2 years</li> <li>• Disabled at 66: benefits for 1.75 years</li> <li>• Disabled at 67: benefits for 1.5 years</li> <li>• Disabled at 68: benefits for 1.25 years</li> <li>• Disabled at 69 or above: benefits for 1 year</li> <li>• No longer disabled</li> </ul> </li> </ul> <p>Benefits may be suspended if the member fails to follow treatment plan, rehabilitation programs, or is incarcerated for a felony.</p>	<p>The disability benefit begins:</p> <ul style="list-style-type: none"> <li>• On the 91st day of total disability, or when the employer's salary payments end, if later.</li> </ul> <p>The disability benefits continue until the earlier of:</p> <ul style="list-style-type: none"> <li>• The first day of the month following the date on which the disabled member attains age 65,</li> <li>• No longer disabled</li> <li>• Death</li> <li>• If the disability benefit commenced on or after age 62, the benefit continues until the earlier of:               <ul style="list-style-type: none"> <li>• Disabled at 62: benefits for 3.5 years</li> <li>• Disabled at 63: benefits for 3 years</li> <li>• Disabled at 64: benefits for 2.5 years</li> <li>• Disabled at 65: benefits for 2 years</li> <li>• Disabled at 66: benefits for 1.75 years</li> <li>• Disabled at 67: benefits for 1.5 years</li> <li>• Disabled at 68: benefits for 1.25 years</li> <li>• Disabled at 69 or above: benefits for 1 year</li> <li>• No longer disabled</li> </ul> </li> </ul> <p>Benefits may be suspended if the member fails to follow treatment plan, rehabilitation programs, or is incarcerated for a felony.</p>

	Affiliated Benefits Program	Traditional Program
Other Benefits During Disability	<p>While receiving benefits, disabled members also:</p> <ul style="list-style-type: none"> <li>• Receive continued medical/death coverage at no cost (if enrolled for these benefits prior to disability)</li> <li>• Must participate in appropriate rehabilitation and vocational retraining programs</li> <li>• Receive disability benefit increases as approved by the Board of Directors.</li> </ul>	<p>While receiving benefits, disabled members also:</p> <ul style="list-style-type: none"> <li>• Receive continued medical/death coverage at no cost (if enrolled for these benefits prior to disability)</li> <li>• Must participate in appropriate rehabilitation and vocational retraining programs</li> <li>• Receive continued pension credit accrual of 1.25% on the greater of effective salary (capped at \$90,000), or the churchwide median effective salary for employment classification, pro-rated for part-time employment</li> <li>• Receive experience apportionments to increase pension credits</li> <li>• Receive disability benefit increases as approved by the Board of Directors.</li> </ul>
Death and Disability Dues	<p>3.5% of covered effective salary                      Minimum salary basis: \$13,325                      Maximum salary basis: \$250,000                      Non-contributory; employer must pay 100%</p>	<p>1% of covered effective salary                      Minimum salary basis: \$13,325                      Maximum salary basis: \$250,000                      Non-contributory; employer must pay 100%</p>

**Optional Benefits**

<p>Supplemental Death Benefits</p>	<p>If enrolled for death and disability, the employing organization may offer members the option of applying to increase their death coverage.</p> <p>Available amounts are:</p> <table border="0"> <tr> <td>\$25,000</td> <td>\$100,000</td> <td>\$250,000</td> </tr> <tr> <td>\$50,000</td> <td>\$150,000</td> <td>\$300,000</td> </tr> <tr> <td>\$75,000</td> <td>\$200,000</td> <td></td> </tr> </table> <p>All coverage is subject to medical underwriting except that \$25,000 or \$50,000 is available subject to actively at work requirements but not medical underwriting at initial eligibility only.</p> <p>Coverage also is available for family members</p> <table border="0"> <tr> <td>Spouse:</td> <td>\$25,000, \$50,000, \$75,000, or \$100,000</td> </tr> <tr> <td>Child(ren)</td> <td>\$5,000 or \$10,000</td> </tr> <tr> <td>Monthly Dues:</td> <td>See enclosed rate sheet.</td> </tr> </table> <p>Member coverage may be paid for by employee, employer, or both.</p> <p>Coverage for spouse and/or children must be paid for by member with after-tax dollars.</p> <table border="0"> <tr> <td>Member &amp; Spouse:</td> <td>By five year age brackets (tobacco user/ non-tobacco user)</td> </tr> <tr> <td>Children:</td> <td>Benefit      Monthly Cost</td> </tr> <tr> <td>(on each child for one dues charge)</td> <td>\$5,000      \$1.34</td> </tr> <tr> <td></td> <td>\$10,000      \$2.67</td> </tr> </table>	\$25,000	\$100,000	\$250,000	\$50,000	\$150,000	\$300,000	\$75,000	\$200,000		Spouse:	\$25,000, \$50,000, \$75,000, or \$100,000	Child(ren)	\$5,000 or \$10,000	Monthly Dues:	See enclosed rate sheet.	Member & Spouse:	By five year age brackets (tobacco user/ non-tobacco user)	Children:	Benefit      Monthly Cost	(on each child for one dues charge)	\$5,000      \$1.34		\$10,000      \$2.67	<p>If enrolled for death and disability, the employing organization may offer members the option of applying to increase their death coverage.</p> <p>Available amounts are:</p> <table border="0"> <tr> <td>\$25,000</td> <td>\$100,000</td> <td>\$250,000</td> </tr> <tr> <td>\$50,000</td> <td>\$150,000</td> <td>\$300,000</td> </tr> <tr> <td>\$75,000</td> <td>\$200,000</td> <td></td> </tr> </table> <p>All coverage is subject to medical underwriting except that \$25,000 or \$50,000 is available subject to actively at work requirements but not medical underwriting at initial eligibility only.</p> <p>Coverage also is available for family members</p> <table border="0"> <tr> <td>Spouse:</td> <td>\$25,000, \$50,000, \$75,000, or \$100,000</td> </tr> <tr> <td>Child(ren)</td> <td>\$5,000 or \$10,000</td> </tr> <tr> <td>Monthly Dues:</td> <td>See enclosed rate sheet.</td> </tr> </table> <p>Member coverage may be paid for by employee, employer, or both.</p> <p>Coverage for spouse and/or children must be paid for by member with after-tax dollars.</p> <table border="0"> <tr> <td>Member &amp; Spouse:</td> <td>By five year age brackets (tobacco user/ non-tobacco user)</td> </tr> <tr> <td>Children:</td> <td>Benefit      Monthly Cost</td> </tr> <tr> <td>(on each child for one dues charge)</td> <td>\$5,000      \$1.34</td> </tr> <tr> <td></td> <td>\$10,000      \$2.67</td> </tr> </table>	\$25,000	\$100,000	\$250,000	\$50,000	\$150,000	\$300,000	\$75,000	\$200,000		Spouse:	\$25,000, \$50,000, \$75,000, or \$100,000	Child(ren)	\$5,000 or \$10,000	Monthly Dues:	See enclosed rate sheet.	Member & Spouse:	By five year age brackets (tobacco user/ non-tobacco user)	Children:	Benefit      Monthly Cost	(on each child for one dues charge)	\$5,000      \$1.34		\$10,000      \$2.67
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Optional Supplemental Disability Benefit	<ul style="list-style-type: none"> <li>• Additional protection available in increments of \$10,000, up to a \$250,000 maximum*</li> <li>• Available only with death and disability coverage</li> <li>• Available only to employees with effective salary of \$100,000 or more</li> <li>• Subject to pre-existing condition or medical underwriting</li> <li>• Paid for by the employing organization, the member, or both</li> <li>• Initial monthly cost based on the employee's age as of January 1 in the year enrolled</li> <li>• Rates in five year age brackets</li> </ul> <p>See enclosed materials.</p> <p>No coverage for disability commencing during first year of coverage and caused by a pre-existing condition (dues refunded).</p>	<ul style="list-style-type: none"> <li>• Additional protection available in increments of \$10,000, up to a \$250,000 maximum*</li> <li>• Available only with death and disability coverage</li> <li>• Available only to employees with effective salary of \$100,000 or more</li> <li>• Subject to pre-existing condition or medical underwriting</li> <li>• Paid for by the employing organization, the member, or both</li> <li>• Initial monthly cost based on the employee's age as of January 1 in the year enrolled</li> <li>• Rates in five year age brackets</li> </ul> <p>See enclosed materials.</p> <p>No coverage for disability commencing during first year of coverage and caused by a pre-existing condition (dues refunded).</p>																														
Long-Term Care Insurance	<p>Call CNA at (800) 528-4582.</p> <p>Member typically pays 100%.</p> <ul style="list-style-type: none"> <li>• Coverage subject to medical underwriting except for actively working members during first 60 days of initial enrollment in Benefits Plan.</li> </ul>	<p>Call CNA at (800) 528-4582.</p> <p>Member typically pays 100%.</p> <ul style="list-style-type: none"> <li>• Coverage subject to medical underwriting except for actively working members during first 60 days of initial enrollment in Benefits Plan.</li> </ul>																														

\* Maximum is based on effective salary rounded to the lower \$10,000.

<b>Affiliated Benefits Program</b>	<b>Traditional Program</b>
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<b>Pension Benefits (Defined Benefit Plan)</b>		
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Eligibility	Not available. See Optional 403(b)(9) Retirement Savings Plan.	Provided to ministers and lay employees enrolled for full participation.
Accumulation of Pension Benefits	N/A	This defined benefit plan provides monthly pension payments during retirement for the life of a member, and monthly survivor's pension payments to a member's eligible survivor in the event of the member's death.
Pension Credit Accrual Formula	N/A	For each year of pension participation, a member receives pension credits equal to 1.25% of the greater of: <ul style="list-style-type: none"> <li>• Effective salary (but no more than \$245,000), or</li> <li>• The churchwide median effective salary for that employment classification, pro-rated for part-time employment</li> </ul>
Vesting	N/A	A member's credits are vested as soon as: <ul style="list-style-type: none"> <li>• The member completes three years of eligible service</li> <li>• The member reaches age 65</li> </ul> Ordained members vest immediately.
Dues	N/A	11% of covered effective salary Minimum salary basis: \$13,325 Maximum salary basis: \$250,000

<b>Optional 403(b)(9) Retirement Savings Plan</b>		
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Eligibility	Ordained ministers, missionaries and lay employees of the Presbyterian Church (U.S.A.) and its related entities are eligible. They must be employed in eligible Church service, but they need NOT be members of the Benefits Plan.	Ordained ministers, missionaries and lay employees of the Presbyterian Church (U.S.A.) and its related entities are eligible. They must be employed in eligible Church service, but they need NOT be members of the Benefits Plan.
Contribution Limits	Employer: <ul style="list-style-type: none"> <li>• 100% vested, regardless of source</li> <li>• Up to 100% of taxable salary or \$50,000, whichever is less, plus \$5,500 for employees age 50 or older</li> </ul> Employee: <ul style="list-style-type: none"> <li>• The lesser of 100% of pay or \$17,000, plus \$5,500 for employees over age 50.</li> </ul>	Employer: <ul style="list-style-type: none"> <li>• 100% vested, regardless of source</li> <li>• Up to 100% of taxable salary or \$50,000, whichever is less, plus \$5,500 for employees age 50 or older</li> </ul> Employee: <ul style="list-style-type: none"> <li>• The lesser of 100% of pay or \$17,000, plus \$5,500 for employees over age 50.</li> </ul>
Cost	Account fee of \$3.75 per quarter.	Account fee of \$3.75 per quarter.

## 2012 Healthcare Deductibles and Copayment Maximums<sup>1</sup>

Salary Range <sup>2</sup>	Deductible <sup>3</sup>		Copayment Maximum <sup>4</sup>	
	Network 1.25%	Out of Network 2.50%	Network 4%	Out of Network 12%
\$0 - 42,299	\$475	\$950	\$1,520	\$4,550
\$42,300 - \$46,699	\$530	\$1,060	\$1,690	\$5,075
\$46,700 - \$51,099	\$585	\$1,170	\$1,870	\$5,605
\$51,100 - \$55,499	\$640	\$1,280	\$2,045	\$6,130
\$55,500 - \$59,899	\$695	\$1,390	\$2,220	\$6,660
\$59,900 - \$64,299	\$750	\$1,500	\$2,400	\$7,190
\$64,300 - \$68,699	\$805	\$1,610	\$2,570	\$7,715
\$68,700 - \$73,099	\$860	\$1,720	\$2,750	\$8,245
\$73,100 - \$77,499	\$915	\$1,830	\$2,925	\$8,775
\$77,500 or more	\$970	\$1,940	\$3,100	\$9,300

<sup>1</sup> For covered inpatient and outpatient medically necessary services, not counting prescription drug costs and office visit copays.

<sup>2</sup> Deductibles and copayment maximums are rounded and based on the medical minimum salary basis of \$38,000 and up to 70% of the maximum medical participation basis (\$117,000), or \$81,900.

<sup>3</sup> Members with dependents are responsible for two deductibles, one for the member and one for all other family members combined. These are not counted toward the copayment maximum.

<sup>4</sup> After a member reaches the annual copayment maximum, the Medical Plan pays 100% of eligible expenses up to the plan allowance, except for office visits. The copayment maximum applies to the entire family combined.

Type of Pharmacy	Maximum fill	Your cost per prescription*		
		Generic	Formulary	Non-Formulary
<b>Retail pharmacy</b>	Up to a 30-day supply	\$8	30% of cost; min \$20 to max \$100	50% of cost; min \$50 to max \$150
<b>Mail-order service</b>	Up to a 90-day supply	\$20	30% of cost; min \$50 to max \$300	50% of cost; min \$125 to max \$450

\* The maximum amount you pay each year in out-of-pocket prescription costs is \$2,500. This does not apply to non-formulary drugs or surcharges.



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)

2000 Market Street, Philadelphia, PA 19103-3298  
800-773-7752 • 800-PRESPLAN • Pensions.org

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