

## Dues Percentages

Dues are invoiced at a percentage of the greater of the member's total annual effective salary or the minimum salary basis for the benefit. However, the dues percentage is not applied to salary amounts that exceed the maximum basis for the benefit. Medical Plan dues only are based on equivalent full-time salary for part-time positions, subject to minimum and maximum provisions.

| Dues Percentages   | Medical | Pension | Death & Disability | Total |
|--|---------|---------|--------------------|-------|
| Active fully participating members   | 19.5%   | 11%     | 1%                 | 31.5% |
| Active members with limited participation                                    | 19.5%   |         | 1%                 | 20.5% |
| Seminary Students (on the minimum participation basis of \$34,385 for 2011): |         |         |                    |       |
| Member   | 11.1%   |         |                    | 11.1% |
| Member/spouse  | 17.0%   |         |                    | 17.0% |
| Member/children  | 17.0%   |         |                    | 17.0% |
| Family   | 19.5%   |         |                    | 19.5% |

Both vacancy and post-retirement service dues help subsidize the expense of the Medicare Supplement Plan. Vacancy dues are 12% of the former minister's effective salary and are charged for a maximum of 12 months. Post-retirement service dues are 12% of the total annual effective salary paid to the retiree.

## Medical, Pension, and Death & Disability Dues

|                      | Median Salary* | Maximum Basis | Minimum Basis | %     | Minimum Salary Basis Dues |            |
|----------------------|----------------|---------------|---------------|-------|---------------------------|------------|
|                      |                |               |               |       | Monthly                   | Annually   |
| Medical Plan         | \$52,900       | \$105,800     | \$34,385      | 19.5% | \$558.75                  | \$6,705.00 |
| Pension              | \$52,900       | \$245,000     | \$13,225      | 11%   | \$121.23                  | \$1,454.76 |
| Death and Disability | \$52,900       | \$245,000     | \$13,225      | 1%    | \$11.02                   | \$132.24   |

\* For pastors serving churches

## Income Supplement Maximum Income

|                |          |
|----------------|----------|
| Single person  | \$26,760 |
| Married couple | \$32,100 |

## Churchwide Median Salaries

|                                     |          |
|-------------------------------------|----------|
| Ordained ministers serving churches | \$52,900 |
| Exempt lay members                  | \$39,300 |
| Non-exempt lay members              | \$28,900 |

## 403(b)(9) Retirement Savings Plan

### Contribution limits for 2011

|  |          |
|--|----------|
| Employee deferrals                           | \$16,500 |
| Employer and employee combined               | \$49,000 |
| Additional catch-up for age 50 and above     | \$5,500  |
| Additional church plan long-service catch-up | \$3,000* |

\* Lifetime maximum of \$15,000



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# Quick Facts 2011

For Traditional Coverage  
under the Benefits Plan  
of the Presbyterian  
Church (U.S.A.)

## Annual Medical Deductibles and Copayments\*

|                                  | Minimum Basis - \$34,385 |                | Median Salary - \$52,900 |                | Maximum Basis - \$79,350 |                |
|----------------------------------|--------------------------|----------------|--------------------------|----------------|--------------------------|----------------|
|                                  | Network and Non-Network  | Out of Network | Network and Non-Network  | Out of Network | Network and Non-Network  | Out of Network |
| Medical deductibles <sup>1</sup> | 1%                       | 2%             | 1%                       | 2%             | 1%                       | 2%             |
| Member                           | \$340                    | \$680          | \$520                    | \$1,040        | \$750                    | \$1,500        |
| Other family members             | \$340                    | \$680          | \$520                    | \$1,040        | \$750                    | \$1,500        |
| Maximum copayments               | 4%                       | 12%            | 4%                       | 12%            | 4%                       | 12%            |
| Member and family combined       | \$1,360                  | \$4,080        | \$2,080                  | \$6,240        | \$3,000                  | \$9,000        |

\* Deductible and copayment limits are rounded and based on a minimum salary of \$34,385 and a maximum salary of \$79,350.

<sup>1</sup> Members are responsible for two deductibles: one for the member and one for all other family members combined. These are not counted toward the copayment limits. Member is also responsible for non-network charges above plan allowances and non-covered medical costs.

### Medicare Supplement

**Per individual**

|  |          |
|--|----------|
| Monthly subscription                                   | \$205    |
| Medicare Supplement coverage only*                     | \$129    |
| Annual medical deductible                              | \$264.50 |
| Annual prescription deductible                         | \$0      |
| Annual maximum medical copayment (includes deductible) | \$2,116  |
| Annual maximum prescription copayment                  | \$2,500  |

\* Medicare Supplement coverage without prescription drug benefits for low-income Medicare beneficiaries enrolled for enhanced Medicare Part D coverage

### Medical Continuation Monthly Subscription

(Deductibles and maximum copayments based on Median Salary)

|            | Member | Member and Family |
|------------|--------|-------------------|
| Pre - 1987 | \$355  | \$710             |
| After 1986 | \$603  | \$1,206           |

| 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.