

2018

Quick Facts and Dues Schedule

Medical* (Pastor's Participation), Pension, and Death and Disability Dues

	Maximum Basis	Minimum Basis	Percentage	Minimum Dues	
				Monthly	Annual
Medical (Pastor's Participation)*	\$124,000	\$44,000	25.0%	\$916.67	\$11,000.00
Pension	\$275,000	\$14,500	11.0%	\$132.91	\$1,595.00
Death and Disability	\$275,000	\$14,500	1.0%	\$12.08	\$145.00
Totals at annual minimum			37.0%	\$1,061.66	\$12,740.00

* Employers interested in offering medical coverage to newly eligible employees through menu options should contact the Board. Employers who currently offer medical coverage through menu options can view the costs for coverage through Benefits Connect.

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

For details on the Medical Plan and prescription drug benefits, see the Healthcare Coverage Benefits Overviews (PPO & EPO).

Vacancy and Post-Retirement Service Dues

Vacancy dues	12% of the former teaching elder's effective salary is charged for a maximum of 12 months.
Post-retirement service dues	12% of the total annual effective salary paid to the retiree.

Both vacancy and post-retirement service dues help subsidize the expense of the Medicare Supplement Plan.

Death and Disability (offered without Pension Plan enrollment)

Dues are 2.5% of the greater of the enrolled member's total annual effective salary or the minimum participation basis, subject to maximum established by federal law. The minimum participation basis is 25% of the congregational teaching elders' median salary.

		Monthly	Annual
Minimum basis	\$14,500	\$30.20	\$362.50
Maximum basis	\$275,000	\$562.50	\$6,750.00

Congregational
teaching elders'
median salary:

\$58,000

Other employees'
median salary:

\$41,000

Seminary Student Medical Dues (monthly)

Coverage Level	PPO	EPO
Member-only	\$351.25	\$298.50
Member + Spouse	\$723.50	\$615.00
Member + Child(ren)	\$533.83	\$453.75
Member + Family	\$916.67	\$779.17

Monthly Dues for Continuing Coverage at Termination of Eligible Service

Medical Continuation Coverage

Coverage Level	PPO	EPO
	Monthly	Monthly
Member-only	\$906	\$770
Member + Spouse	\$1,842	\$1,566
Member + Child(ren)	\$1,406	\$1,195
Member + Family	\$2,485	\$2,112

Medicare Supplement

Member	\$275
Member and Medicare-eligible Spouse	\$550
Annual deductible per member (medical)	\$290
Annual deductible per member (prescription)	\$0
Annual maximum	
• Medical copayment (includes deductible)	\$2,320
• Prescription copayment per member	\$2,500

For Members in Pastor's Participation

Members in Pastor's Participation who are seeking another church position 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 teaching elders' median salary. Note: Members who continue Member-only medical coverage will be billed the cost for Member-only medical continuation coverage in the PPO.

Optional Benefits

Dental Plan

Coverage Level	DMO		PPO/Indemnity	
	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

Supplemental Death Benefits Annual Rates Based on Enrollee's Age as of January 1 Each Year

Coverage at Ages	Tobacco-Free Rates								Tobacco User Rates							
	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	\$15	\$30	\$45	\$60	\$90	\$120	\$150	\$180	\$23	\$46	\$69	\$92	\$138	\$184	\$230	\$276
30 – 34	\$19	\$38	\$57	\$76	\$114	\$152	\$190	\$228	\$32	\$64	\$96	\$128	\$192	\$256	\$320	\$384
35 – 39	\$24	\$48	\$72	\$96	\$144	\$192	\$240	\$288	\$42	\$84	\$126	\$168	\$252	\$336	\$420	\$504
40 – 44	\$30	\$60	\$90	\$120	\$180	\$240	\$300	\$360	\$62	\$124	\$186	\$248	\$372	\$496	\$620	\$744
45 – 49	\$45	\$90	\$135	\$180	\$270	\$360	\$450	\$540	\$107	\$214	\$321	\$428	\$642	\$856	\$1,070	\$1,284
50 – 54	\$69	\$138	\$207	\$276	\$414	\$552	\$690	\$828	\$191	\$382	\$573	\$764	\$1,146	\$1,528	\$1,910	\$2,292
55 – 59	\$129	\$258	\$387	\$516	\$774	\$1,032	\$1,290	\$1,548	\$329	\$658	\$987	\$1,316	\$1,974	\$2,632	\$3,290	\$3,948
60 – 64	\$198	\$396	\$594	\$792	\$1,188	\$1,584	\$1,980	\$2,376	\$400	\$800	\$1,200	\$1,600	\$2,400	\$3,200	\$4,000	\$4,800
65 – 69	\$315	\$630	\$945	\$1,260	\$1,890	\$2,520	\$3,150	\$3,780	\$526	\$1,050	\$1,578	\$2,104	\$3,156	\$4,208	\$5,260	\$6,312
70 – 74	\$480	\$960	\$1,440	\$1,920	\$2,880	\$3,840	\$4,800	\$5,760	\$773	\$1,546	\$2,319	\$3,092	\$4,638	\$6,184	\$7,730	\$9,276
75 – 79	\$585	\$1,170	\$1,755	\$2,340	\$3,510	\$4,680	\$5,850	\$7,020	\$877	\$1,754	\$2,631	\$3,508	\$5,262	\$7,016	\$8,770	\$10,524
80 – 84	\$618	\$1,236	\$1,854	\$2,472	\$3,708	\$4,944	\$6,180	\$7,416	\$1,163	\$2,326	\$3,489	\$4,652	\$6,978	\$9,304	\$11,630	\$13,956
85 – 89	\$618	\$1,236	\$1,854	\$2,472	\$3,708	\$4,944	\$6,180	\$7,416	\$1,540	\$3,080	\$4,620	\$6,160	\$9,240	\$12,320	\$15,400	\$18,480
90 – 94	\$618	\$1,236	\$1,854	\$2,472	\$3,708	\$4,944	\$6,180	\$7,416	\$1,978	\$3,956	\$5,934	\$7,912	\$11,868	\$15,824	\$19,780	\$23,736
95+	\$618	\$1,236	\$1,854	\$2,472	\$3,708	\$4,944	\$6,180	\$7,416	\$2,411	\$4,822	\$7,233	\$9,644	\$14,466	\$19,288	\$24,110	\$28,932

Child(ren)'s Supplemental Death Benefit*

Coverage Level	Annual Rate
\$5,000	\$16
\$10,000	\$32

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

2018 403(b)(9) Retirement Savings Plan

Contribution Limits for 2018	
Employee contributions	\$18,500
Employer and employee combined limit	\$55,000
Additional catch-up for age 50 and older	\$6,000
Additional church plan long-service catch-up	\$3,000

See IRS Publication 571 for more information.

2018 Assistance Program Income Supplement Maximum Annual Income

Years of Pension Plan Participation	Retired Single Members	Retired Members with Spouses
10 to < 20	Prorated	Prorated
20 to < 25*	\$30,420	\$36,540
25 to < 30	\$31,941	\$38,367
30 or >	\$33,462	\$40,194

*These maximums are 50 to 60 percent of the median income of actively serving full-time pastors.