

*REGIONAL REPRESENTATIVE
E-NEWSLETTER
July 2010
"News from the Board of Pensions"*

Note: This newsletter offers highlights and news from the Board of Pension. Please share this piece with your communications director or webmaster.

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Benefits Connect Tip:

Retired members who are receiving Pension Plan payments can use [Benefits Connect](#) to check their payment history.

So [register](#) for Benefits Connect today! Just visit the Pensions.org homepage and click the "Register" button under the Benefits Connect logo.

2010 Salary Study

The Board annually tabulates the median and average effective salary information reported to it for minister members of the Benefits Plan who are serving US congregations. The median salary is generally considered more representative than the average salary because it is less influenced by very high or very low salaries. The median is used to establish dues billing minimums and maximums and for certain benefit determinations.

The [median salaries and the dues minimums and maximums for 2011](#) and the [Salaries in the Parish Ministry 2010 Salary Study](#) with historical salary averages by Synod are now available on Pensions.org.

Survey On Retirement Savings Plan Fee Structure

A recent survey conducted by Buck Consultants compared the fee schedules for various church retirement savings plans. The results indicated that the expenses paid by the participants in the Retirement Savings Plan of the Presbyterian Church (U.S.A.) are comparable to or less than those paid by the participants in the other church retirement savings plans in the survey.

Reminder: Effective July 1, 2010, a fee of \$3.75 will be deducted by Fidelity from each Retirement Savings Plan participant's account at the end of each quarter. This fee will be used to offset administrative expenses Fidelity incurs while providing recordkeeping and invoicing services.

New Web Module for Personal Health Record

The Board has developed a [Web module](#) that highlights the benefits of the Personal Health Record (PHR), a convenient and secure health management tool from ActiveHealth Management.

Available to active members of the Medical Plan who participate in Highmark Blue Cross Blue Shield, the PHR is an online resource that helps you maintain your own health history, as well as your family's. It integrates the information you provide with your medical claims data from Highmark, Express Scripts®, and Quest Diagnostics®.

Your PHR from ActiveHealth® is completely secure. You control who has access – no one can access it without your permission. That includes your family members, your physicians, the Board, and your employing organization.

Reminder: To qualify for the \$100 Health Stewardship Incentive*, visit MyActiveHealth.com/pcusa to launch your PHR, complete the Health Assessment, and then sign in to the site at least two more times on different days **before July 31, 2010**. Visit the [PHR page](#) on Pensions.org for details.

**This incentive opportunity is only available to the primary member of the Highmark BCBS Medical Plan. Spouses, dependents, and all members in the Medicare Supplement Plan are not eligible.*

Replays of the 2010 Regional Benefits Consultations

Replays of the plenary sessions from this year's Regional Benefits Consultations, as well as the pre-conference workshop, are now available on the [e-learning page](#) of Pensions.org. These on-demand Web modules combine audio recordings of the speakers with their presentation slides.

More than 400 middle governing body representatives gathered this spring for the annual Regional Benefits Consultations. These meetings provided an opportunity for the representatives to receive Benefits Plan and investment updates from the Board of Pensions, as well as the latest information from the General Assembly Mission Council, the Office of the General Assembly, the Presbyterian Foundation, and the Board of Directors of the Board of Pensions. A special session on healthcare reform was also held. In addition, the consultations were a forum in which the representatives exchanged ideas with the Board.

Updates to Retirement Savings Plan Adoption Agreements

It is important for church treasurers and business administrators to update their church or employing organizations' [Retirement Savings Plan of the Presbyterian Church \(U.S.A.\) Adoption Agreement](#) whenever they make any changes that affect the plan. This includes changes to employer contribution amounts or eligibility requirements.

If you have questions about the Adoption Agreement, please contact the Board at 800-773-7752 (800-PRESPLAN).

New Issue of Award-Winning *EducationTalk* Newsletter

Each season brings with it a new issue of [EducationTalk](#). Find interesting news about the spiritual, vocational, financial, and health aspects of your life, all of which contribute to [Stewardship of Self](#). This issue includes information about applying for 2011 Middle Governing Body Grants, scheduling education seminars for 2011, keeping Retirement Savings Plan Adoption Agreements up-to-date, and more.