

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	\$14,775	11.0%	\$135.44	\$1,625.25
Death and Disability	\$275,000	\$14,775	1.0%	\$12.31	\$147.75
Totals at annual minimum			37.0%	\$1,064.42	\$12,773.00

* 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 pensions.org.

Vacancy and Post-Retirement Service dues

Vacancy dues	12% of the former ministers' effective salary, 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.

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 ministers' median salary. Note: Members who continue Member-only medical coverage will be billed the cost for Member-only medical continuation coverage in the PPO.

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 ministers' median salary.

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

Congregational ministers' median salary:
\$59,100

Employees' median salary:
\$42,600

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

Medical continuation coverage

Coverage Level	PPO	EPO
	Monthly	Monthly
Member-only	Costs available in November.	
Member + Spouse		
Member + Child(ren)		
Member + Family		

Medicare Supplement monthly cost

Member	\$275
Member and Medicare-eligible Spouse	\$550
Annual deductible per member (medical)	\$295
Annual deductible per member (prescription)	\$0
Annual maximum	
• Medical copayment (includes deductible)	\$2,365
• Prescription copayment per member	\$2,500

Dental benefits

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

Vision eyewear coverage

Monthly cost	
Member-only	\$3.89
Member + Spouse	\$7.69
Member + Child(ren)	\$8.17
Member + Family	\$13.12

Supplemental death benefits annual costs based on enrollee's age as of January 1 each year

Age	Tobacco-free costs								Tobacco user costs							
	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	\$13	\$26	\$38	\$51	\$77	\$102	\$128	\$153	\$20	\$39	\$59	\$79	\$118	\$157	\$196	\$236
30 – 34	\$16	\$32	\$48	\$64	\$96	\$129	\$161	\$193	\$27	\$55	\$82	\$109	\$164	\$218	\$273	\$327
35 – 39	\$20	\$41	\$61	\$82	\$122	\$163	\$204	\$245	\$36	\$71	\$107	\$143	\$214	\$286	\$357	\$428
40 – 44	\$26	\$51	\$77	\$102	\$153	\$204	\$255	\$306	\$53	\$106	\$158	\$211	\$317	\$422	\$528	\$633
45 – 49	\$38	\$77	\$115	\$153	\$230	\$306	\$383	\$459	\$91	\$182	\$273	\$364	\$546	\$728	\$910	\$1,092
50 – 54	\$59	\$117	\$176	\$235	\$352	\$469	\$587	\$704	\$162	\$325	\$487	\$650	\$975	\$1,299	\$1,624	\$1,949
55 – 59	\$110	\$219	\$329	\$439	\$658	\$877	\$1,097	\$1,316	\$280	\$559	\$839	\$1,119	\$1,678	\$2,238	\$2,797	\$3,357
60 – 64	\$168	\$337	\$505	\$673	\$1,010	\$1,346	\$1,683	\$2,020	\$340	\$680	\$1,020	\$1,360	\$2,039	\$2,719	\$3,399	\$4,079
65 – 69	\$268	\$536	\$803	\$1,071	\$1,607	\$2,142	\$2,678	\$3,213	\$447	\$894	\$1,341	\$1,788	\$2,682	\$3,576	\$4,470	\$5,364
70 – 74	\$408	\$816	\$1,224	\$1,632	\$2,448	\$3,264	\$4,080	\$4,896	\$657	\$1,314	\$1,971	\$2,629	\$3,943	\$5,257	\$6,571	\$7,886
75 – 79	\$497	\$995	\$1,492	\$1,989	\$2,984	\$3,978	\$4,973	\$5,967	\$745	\$1,491	\$2,236	\$2,981	\$4,472	\$5,963	\$7,454	\$8,944
80 – 84	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$989	\$1,977	\$2,966	\$3,955	\$5,932	\$7,909	\$9,886	\$11,864
85 – 89	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$1,309	\$2,618	\$3,927	\$5,236	\$7,853	\$10,471	\$13,089	\$15,707
90 – 94	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$1,681	\$3,362	\$5,044	\$6,725	\$10,087	\$13,450	\$16,812	\$20,175
95+	\$525	\$1,051	\$1,576	\$2,101	\$3,152	\$4,202	\$5,253	\$6,304	\$2,049	\$4,099	\$6,148	\$8,198	\$12,297	\$16,395	\$20,494	\$24,593

Child(ren)'s supplemental death benefit*

Coverage level	Annual rate
\$5,000	\$14
\$10,000	\$27

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

403(b)(9) Retirement Savings Plan

Annual contribution limits	
Employee contributions	Limits available later in 2018.
Employer and employee combined limit	
Additional catch-up for age 50 and older	
Additional church plan long-service catch-up	

See IRS Publication 571 for more information.

Group term life coverage

Cost of coverage to the employer is 20 cents per month per \$1,000 of coverage. The cost is not based on age, and there are no separate smoker rates.

Assistance Program Income Supplement income target level guidelines

Years of Pension Plan participation	Retired single members	Retired members with spouses
10 to < 20	Target levels available in November.	
20 to < 25*		
25 to < 30		
30 or >		

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

Note: Rates on this schedule may be rounded.

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