

2010 Updates * Board of Pensions PC (USA) * (800)773-7752

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Healthcare Reform Is Now Law

Last month President Obama signed the Patient Protection and Affordable Care Act (H.R.3590) and the Health Care and Education Reconciliation Act (H.R. 4872) into law. The core objectives of these programs are to provide coverage to millions of uninsured individuals while taking steps to control soaring healthcare costs. Detailed provisions included such things as eliminating pre-existing condition provisions, dependent coverage to adult children, expanding Medicare, and eliminating annual and lifetime benefit maximums.

Working through the Church Alliance (a coalition of church pension board executives), our consultants, and other industry groups, the Board of Pensions is closely assessing the potential impact on the Medical Plan, our members, and all employing organizations our plan serves. Employer-based coverage such as church plans may have later effective dates than insured plans. As of today no changes have been made. As changes are implemented, they will be communicated to all our Plan members. The Board will be posting on Pensions.org summaries and FAQ's as they are developed by our internal and external experts.

CHURCH WIDE MEDIEN SALARIES (Used in Determine Minimum Pension Credits Accrued)

	2010	2009
Ordained	\$52,200	\$50,800
Exempt Lay	38,800	37,600
Non-Exempt Lay	28,500	27,600

REMINDER! TIMELY Reporting of Member Salaries Ensures Prompt Benefits (pensions benefits, death benefits and accurate monthly invoicing)

GOOD EXPERIENCE APPORTIONMENTS: 2000: 9% 2001: 3% 2002: 0% 2003: 0%
2004: 2% 2005: 3% 2006: 3.6% 2007: 3.7% 2008: 3.8% 2009: 0% 2010: 0%

Result??? A **28.1% INCREASE** in Pension Checks and Pension Credits from 2000-2010!! The Board of Pensions Defined Benefits Plan is quite unique in this "Apportionment" feature.

New Health Management Service Provider

ActiveHealth Management has replaced and expanded upon the health management services formerly provided by CareAllies. These services include:

- **Pre-Certification** – Call ActiveHealth at **866-794-3127** to pre-certify tests and procedures that require advance approval
- **Informed Care Management** – Support services to help control chronic conditions
- **Personal Health Record (NEW)** – Confidential online tool used to organize your health records; available in Spring 2010
- **Case Management** – Provides assistance in coordinating medical care and treatment for serious injury or long-term illness
- **24 Hour Nurse Line** – Registered Nurses are available 24/7 to answer your health questions

If you have questions about the programs and services through ActiveHealth Management, please call the Board of Pensions at 1-800.773.7752. .

\$100 Health Stewardship Incentive

Earn the reward of improved health and receive \$100 Health Stewardship Incentive by taking a Health Assessment and launching your Personal Health Record (PHR). The \$100 prepaid debit card can be used for IRS-qualified healthcare expenses to pay for everything from eyeglasses to office copays to aspirin. To get started:

- (1) Go to www.MyActiveHealth.com/pcusa and create your private account. This launches your secure and confidential PHR
- (2) Complete the Health Assessment (about 15 minutes)
- (3) Sign in to the MyActiveHealth Web site at least two more times on different days before July 31, 2010.

That's it! Your \$100 Health Stewardship Incentive should arrive in about three weeks of your completing Step 3.

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Thinking about Retiring??

You may want to consider the following suggested retirement timetable

2 Years before retirement, you may want to:

- Contact your Regional Service Team at the Board of Pensions for your pension projections, information about working after retirement, supplemental medical coverage, etc.

1 Year before retirement or age 64, you may want to:

- Visit the Social Security office for information about retirement & survivor benefits, Medicare, etc.
- Become familiar with Medicare Part B

4-6 Months before retirement, you may want to:

- Contact your Executive/General Presbyter, or COM Chair regarding implementation of your retirement process
- Decide on the exact date of your retirement
- Obtain a retirement packet from the Board of Pensions
- Complete a retirement application with Social Security

3 Months before retirement, you may want to:

- Consult with your EP, and COM Chair about your retirement date, vacation benefits, and presbytery meetings to request approval for retirement. Your session will need time to plan recognition for your retirement and related arrangements
- Mail retirement papers to the Board of Pension

DON'T FORGET!!! PRE-CERTIFICATION 7-10 days BEFORE scheduled medical testing or treatment IS REQUIRED FOR MRI, MRA, CAT, PET or SPECT scans as well as all NON-emergency hospitalization for medical or surgical treatment, including maternity.

In emergency situations, seek nearest help immediately!! We request notification be made to ActiveHealth (866-794-3127) within 48 hours of emergency scans, tests, or hospitalizations.

***** Pre-certification is also required for Mental Health/Substance Abuse in-patient treatment or hospitalization; call CIGNA Behavioral Health at 866-7640-2772 to pre-certify**

**YOUR MEMBER SERVICE TEAM IS AVAILABLE TO ASSIST YOU Monday-Friday 8:30am-5:00pm ET
1-800-773-7752**

"Serious effort has been made to ensure the facts presented here are accurate and up-to-date. In an event of a conflict with the official Plan or Benefits Plan provisions, however, current official Plan documents, rates and rules will apply."

HL-04/10