THE BOARD OF PENSIONS
OF THE PRESBYTERIAN CHURCH (U.S.A.)

2027 Benefits Plan Subsidies and Updates

Additional support for congregations and ministers

To help congregations care for their pastoral leaders, and to promote wholeness for ministers, staff, and their families, the 2027 Benefits Plan introduces expanded support.

- **An additional dues subsidy** will be available to congregational pastoral leaders enrolled in the Congregational Pastors Package to help alleviate the cost of dependent child medical coverage. Effective Jan. 1, 2027, the subsidy will be 50% of the national, community-rated coverage cost for dependent children. This subsidy will reduce the flat rates for both Child(ren) and Family coverage levels.
- **The Congregational Pastors Package** will extend to include ministers of the Word and Sacrament and ruling elders who are elected to serve in mid council leadership, effective Jan. 1, 2027.
- **Transitional Pastor's Participation** and its inherent subsidies will be extended through 2029, giving congregations and ministers already enrolled in this package two more years to transition to the Congregational Pastors Package.

2027 rates and dues package information is now available at **pensions.org/packagecosts2027**.

Financial assistance is available

The Assistance Program expresses our care for one another through need-based grants, providing financial assistance for a variety of needs, such as debt relief, vocational support, and child care support ($500 per month per child, up to $1,500 per month per family).

Health and Wellness Plan updates

- **Three additional Medical Plan options will be offered** — a second PPO, EPO, and HDHP — for staff not enrolled in benefits through the Congregational Pastors Package or Transitional Pastor's Participation. These options will be available in addition to the three options currently offered, for a total of six options, effective Jan. 1, 2027.

  Ministers and dependents enrolled in the Congregational Pastors Package or Transitional Pastor's Participation will continue to be offered the current PPO option, called PPO Premier for 2027.
- **Monthly Vision Plan rates have increased for 2027:** Member-only: $6.67; Member + Spouse: $13.17; Member + Child(ren): $14.01; Member + Family: $22.48. Congregations may choose to contribute toward all, some, or none of the cost of the coverage. The Vision Plan is not included in the cost of dues packages.
- **A new Long-Term Disability Plan option** will be available. When offered to eligible employees not enrolled in the Death and Disability Plan, congregations may choose whether the congregation or the employee pays the full cost of the coverage. Previously, this benefit could only be offered on an employer-paid basis.

  Learn more at **pensions.org/churchplans**.

Post-Retirement Medical Plan updates

Effective Jan. 1, 2027, the Board of Pensions is transitioning post-retirement medical and prescription drug coverage from Humana to the UnitedHealthcare Group Medicare Advantage (PPO) plan with Part D prescription drug coverage through Express Scripts Medicare (PDP). The Board will continue subsidizing the premium costs for post-retirement medical coverage in 2027, keeping the four-year commitment to a $0 monthly premium.

Learn more at **pensions.org/retireemedical**.

For more information to assist you in benefits decision-making, visit **pensions.org/2027resources** or scan this QR code.

This is not a full description of benefits and limitations of the plan. If there is any difference between the information presented here and the provisions of the Benefits Plan of the Presbyterian Church (U.S.A.), the plan terms will govern.

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PLN26-014-FL-CH
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