Employers have the flexibility to choose from a variety of benefits that best meet your church’s budget and the needs of ministers and employees.

**RETRIEVAL PROGRAMS**

**Defined Benefit Pension Plan**
The pension plan offers financial security in retirement as guaranteed monthly income, funded through employer dues and investment earnings.

**Retirement Savings Plan**
Our 403(b)(9) plan can help participants build savings and achieve long-term retirement goals, with pre-tax and Roth after-tax contribution features. *Fidelity Investments*

**FINANCIAL PROTECTION PROGRAMS**

**Death and Disability Plan**
This comprehensive plan offers salary continuation, lump-sum death benefit, monthly benefit in the event of a long-term disability, and more, as well as supplemental coverages.

**Term Life Plan**
A low-cost coverage option available in tiers from $5,000 to $50,000, or an income-based benefit amount, one times a member’s effective salary.

**Temporary Disability Plan**
For a disability up to 90 days, this benefit provides employees with up to 60 percent of effective salary (up to $290,000 in 2021) after a 14-day waiting period. *Lincoln Financial Group*

**Long-Term Disability Plan**
This benefit offers financial protection during a long-term disability that extends beyond 90 days, providing a benefit of up to 60 percent of effective salary (up to $290,000 in 2021) throughout their disability. *Lincoln Financial Group*

**HEALTH PROGRAMS**

**Medical Plan**
Three coverage options are available: a preferred provider organization (PPO), an exclusive provider organization (EPO), and a high deductible health plan (HDHP). All feature generous preventive care and prescription drug benefits, a telemedicine option, and an online well-being program. *Highmark Blue Cross Blue Shield*

**Vision Eyewear Plan**
Save hundreds of dollars every year on the cost of eyeglasses, contacts, and more through this low-cost benefit. *VSP*

**Dental Plan**
Provides coverage for a wide range of basic and major services and orthodontic treatment for children. *Aetna*

**TAX-ADVANTAGED ACCOUNTS**

**Flexible spending account: dependent care**
Participants can use pre-tax dollars to pay for eligible care expenses for children under age 13 and certain older family members. *Further*

**Flexible spending account: healthcare**
Pay for eligible healthcare expenses, such as deductibles, copays, and prescription drugs — all with pretax dollars. *Further*

**Health savings account**
When offered along with the high deductible health plan (HDHP), these accounts can be used to pay for qualified healthcare expenses. *Further*

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**Work requirement key**

- 20 hours or more per week; no requirement for ministers in self-employed validated service
- 20 hours or more per week
- No hourly work requirement
- Requires participation in PC(USA) or other employer-sponsored plan