Our NEW SITE

RBI launches new websites

We completed the new website design on September 6, replacing the former two year old design. The new site (www.pcarbi.org) incorporates the content we had on our former website, but introduces several changes including:

• Newer look and “feel”
• Login has been moved to the upper left corner
• Forms have been moved from the top to Resources/Applications, Enrollments, Forms
• News has been moved to About RBI
• The entire page scrolls vertically
• Completely rewritten Ministerial Relief content
• Consolidated content in the footer
• Active Twitter and Facebook updates from RBI social media accounts

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Additionally, our Client Services team developed a new Employer Assistance website accessible through the main website (http://employer.pcarbi.org).

This second website is intended for church and ministry business administration and provides helpful information for employers, including benefit plan administration, employer benefit seminars and church administrator resources such as typical plan benefit forms and plan description documents. Both sites were created following recent developments and trends in website design standards in content, presentation and layout. We hope you like the new sites.

— Chet Lilly 🌟
As a campus minister and pastor, August and September were filled with launching the new ministry year; a new sermon series, new small groups starting, and new initiatives to serve our community. By the middle of October I could catch my breath before jumping into the Advent season. During this time there were also big organizational issues to tackle like the budget and staff annual reviews. As you catch your breath and look with expectation to Advent and Christmas, here is a short list to help you weed out the background noise:

For the session:
November – Don’t forget to have the session approve the housing allowance exclusion for all ministers on staff. For an electronic copy of the form visit our website pcarbi.org. Remember, the amount has to be recorded in your minutes prior to the start of the year. Otherwise the amount approved is pro-rated from the date it is approved. This is a great time to review the compensation packages of the pastoral staff. Here are some questions you may want to ask.

1. Does his medical insurance need to be adjusted? Do we need to increase what is being put into an H.S.A. for him?
2. How much Life Insurance are we providing as the employer? Does that need to be increased?
3. Are we providing Long-term Disability for our pastoral staff? If not, can we add it? If so, do we need to make any changes?
4. Do we need to make any changes to employee compensation? Can we add a Social Security Allowance line item for our pastoral staff?
5. Are we providing enough retirement savings for our staff? Does any staff member want to make salary reduction contributions to their retirement account?

For the minister and personnel committee
November - This is a great time to review the compensation packages of the non-ordained staff. The questions you need to ask are similar to the ones mentioned above.

For your administrator or treasurer
November – Open enrollment begins November 15 for medical insurance and November 1 for PCA insurance products here at RBI. Now is the time to review the benefits of each employee and ensure that everyone is taken care of. Regrettably, we can’t put together the full budget for your church or organization for you. But we can give you some guidance to help the process go more smoothly and to enable you to stay focused on more important issues - like how your church is going to celebrate the coming of Christ in this year’s Advent season.

— Ed Dunnington

It’s that time again…

During this time there were also big organizational issues to tackle like the budget and staff annual reviews.
PCA Insurance Plan Provisions for 2017

We announced a number of changes to the PCA Dental Plan and PCA Vision Plan last year, including:

- Addition of Hearing benefits to the PCA Dental Plan (Enhanced and Voluntary only). The benefit, called SoundCareSM, is a special benefit that the carrier options recently introduced for its dental plan clients. A summary of the benefits can be viewed on our website: pcarbi.org/dental-insurance/#awards.


- Addition of Ameritas Rewards. The use of the same carrier for both the PCA Dental and PCA Vision Plans allows members to access the reward plan, which includes enhanced and cross-applied carry-over benefits for Hearing and Orthodontia under the Dental Plans, as well as Vision and LASIK under the Vision Plans.

For 2017, the Voluntary Dental Plan will be amended. The plan will not be as rich, becoming a middle rank plan between the Basic and the Enhanced plans. The changes include the addition of a $10 co-pay for Tier I procedures and the elimination of incentive co-insurance for Tier II procedures (changing co-insurance from an increasing 80-90-100 to a flat 80%). The changes were necessary due to underwriting requirements.

More substantive descriptions of all dental plans features and benefits can be found on our website at pcarbi.org/dental-insurance/... Summary information on SoundCareSM benefits and Ameritas Rewards can be found at pcarbi.org/dental-insurance/...

PCA Retirement & Benefits, Inc. (RBI) announced PCA Group Insurance rates and prices for 2017 in September. The new prices become effective January 1, 2017 and will be reflected on the January invoice.

While we seek to keep rates and prices as low as possible and in many cases are able to subsidize rate increases from prior years, the new prices reflect a 5% increase for Dental and Vision plans, a 6% increase for LTD insurance plans, and a 4% increase for Life insurance plans. The increases were required due to claims experience, expense management requirements, RBI administrative costs, and carrier-related increases on dental and LTD. Note: rate changes on individual Life insurance products will vary above or below the average rate increase of 4%. Please see the PCA group pricing sheet available on the website (pcarbi.org/life-insurance/). — Chet Lilly 📖
When you call the office these days, you will hear the soft spoken voice of Peggy Henry, the newest member of our RBI family. Peggy comes to us with over twelve years of experience in the non-profit world and fills the position of Receptionist/Administrative Assistant vacated by Sandie Robertson when she was promoted to Benefits Representative.

A typical work day for Peggy includes answering phones, responding to emails, ordering supplies, and more phone calls. “Since I direct the incoming calls, I pray the compassion I feel can be heard in my voice. I want to put our ministry partners at ease from the moment they hear my voice and to be part of helping them solve their problems if only by being cheerful from the onset.”

“I love the fact that the RBI staff places the Lord first. By serving Him first, we can then serve our ministry partners. This allows them not to have to worry about their investments and retirement plans thereby freeing them to directly serve the church. I also appreciate that, though we offer products such as insurance and managing investments, this is not the first thing we talk about. In fact, we are really here to listen. By listening first, we can then determine how best to serve our partners. We have a total of four pastors on our staff, two of whom are financial advisors. They have a firsthand perspective which enables them to give solid advice to those they talk with—They know what it is like.”

After being in her position only a month and still learning, she believes the most rewarding part is the relationships she is developing with the staff. “I feel extremely blessed to work with such caring and devoted people who so eagerly want to help each and every participant.”

Peggy believes she brings to her job heart, compassion, professionalism, and a strong work ethic which has developed and matured over her previous work history. “I’ve learned over the past thirty years in both my part and full time work career, I give much dedication and loyalty to my employers.”

When asked what one thing she would want our ministry partners to know about her, she replied, “I have had my fair share of difficult circumstances, from losing my premature daughter, to coping with divorce with two young children, to battling breast cancer twice, to other more personal and very painful experiences. During all of these times, Jesus has ALWAYS been by my side holding my hand firmly. He never left me though I may have drifted from Him occasionally. I grew to learn through each painful situation that He loved me and healed me.”

Peggy learned of the position from a friend. “She told me there was an opening and about what a wonderful group of people worked there. As I learned more and more about the amazing work and outreach RBI does, and specifically how they reach out to PCA pastors and church servants, I knew I wanted to be a part of this organization. I truly feel God has led me here and I am so happy to be working where His purposes come first.” — Vickie Poole

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**Peggy Henry**

*Receptionist/Administrative Assistant*

I feel extremely “blessed to work with such caring and devoted people who so eagerly want to help each and every participant.”
My wife and I have made several trips to France that were fantastic! It was a bucket list item for my wife, and I am glad she urged us to go. The sights, sounds and food were more than I anticipated and we were inspired to pray for the country due to the great need for the gospel.

But I was inspired in another way: to learn the French language! At my age this is daunting task, and it may take years for me to feel comfortable communicating with a native speaker. Understanding the need to learn French and to use it are key motivators for the grinding study.

For many of us, there is another language that can be daunting to comprehend - the language of employer benefits. The recent health care insurance changes can be confusing and leave many people scratching their heads as they try to understand. The need for life and disability insurance is clear, but how much? Is there a need for long term care insurance? Are dental and vision insurance necessary for me and my family? What can I afford and what is really necessary? How to plan for retirement is another difficult benefit “language” to fathom. So many questions and most of us have few answers.

Any spoken language has its basic words and phrases, and many tourists can survive on these. But living in a different language environment requires deeper knowledge of the language in order to communicate effectively. For the ‘benefits’ language, most PCA employees can get by on the basics. But you will need someone, an ‘interpreter,’ to help you navigate the plan wording and coverage information. RBI can be your benefit interpreter. So let’s get started with this language lesson!
Basics for insurance: You need to have: health insurance, term life insurance (if you have dependents), and long term disability insurance for those unexpected job interruptions from injury or illness.

INTERPRETER FOR INSURANCE: You may get lost in the Health Care insurance jargon and rule changes, thus, you may need RBI to lead you through the decision making process. Term Life insurance is there to protect your family if you pass on, and RBI can help you determine how much is necessary to cover debt, education and living expenses for your loved ones for a number of years. Long Term Disability is very important because most injuries or illnesses lead to job interruption and lost income, not death. RBI can make sure you are in an appropriate plan for you.

Dental and Vision insurance plans are important and may be needed by you or your family. Call RBI and we can help you make decisions based on your family’s needs.

Long term Care insurance is often forgotten, but for many it is an important tool in preparing for retirement. In your later years, Long Term Care insurance may protect your retirement plan assets, allowing these funds to be used for living expenses.

Basics for retirement: Your church or related organization participates in the PCA Retirement Plan, but that may be all you know. Perhaps your employer also provides some funding towards your retirement plan and sends in money to your account each month.

INTERPRETER FOR RETIREMENT: Retirement decisions are easy to procrastinate, but don’t! Let RBI help. The first decision is made for you if you are invested in a Target Retirement Fund (TRF). You are invested properly and wisely in a TRF based on your age. RBI also manages this fund by re-balancing every quarter and adjusting the investment allocation every year. If you want to be in the Core Investment Funds, the two responsibilities, re-balancing and re-allocation, will have to be managed by you.

The next big decision is how much to save. This can be difficult because of all the factors involved, such as your age, Social Security eligibility, and current retirement saving balance. Also, should you use the Roth or pre-tax contributions? You also need to consider when to retire and how much you will need in retirement. There are many important factors that must be taken into account when planning for retirement. We at RBI want to help you in any way we can as you make these critical decisions.

— Harry Cooksey
Minister’s Tax Guide

Coming January 2017, PCA Retirement & Benefits, Inc. will provide a link to an electronic copy of the 2017 Edition of Preparing Tax Returns for Clergy – Federal, State and Other Reporting Made Easy. This tax preparation guide is prepared by Dan Busby, CPA and friends. Mr. Busby is the president of ECFA, an organization that accredits Christ-centered ministries in the areas of governance, financial management, and stewardship/fundraising. Dan also has over 40 years of experience serving churches and the nonprofit community and frequently speaks nationally on related issues.

Some of you will note a change in the title and authors of our tax guide. While many tax professionals appreciated the thoroughness of our former tax guide, some our ministers argued that it was not easy to follow. That is one of the key benefits of the 2017 Edition of Preparing Tax Returns for Clergy. It is written in easy-to-understand language for non-accountants. And yet, is also thorough enough to help tax preparers who assist ministers in completing their taxes.

There are six sections to this guide which including the following: 1. Recent Developments, 2. Key Federal Tax Limits, Rates and other data, 3. an Introduction to Clergy Compensation, 4. the Four Key Elements of Clergy Compensation, 5. Completing the Form 1040, and 6. Key 2017 Filing Dates. Whether pastors prepare their own income taxes or delegate to an accountant, this guide will provide assistance for complying with federal laws and avoiding unnecessary tax payments.

— Mark Melendez
Quick Tax Tips

• **Charitable Giving** – For Christians, charitable giving is the fulfillment of a biblical command. As an itemized deduction, charitable giving also reduces taxable income. Consider all the ways to give including donating clothing, vehicles, or even stock to your local church or qualified charity. The Christmas Offering for Ministerial Relief is a great opportunity for year-end charitable giving.

• **Should a Minister Receive a W-2 or 1099?** – With few exceptions, most ministers should be given a W-2 by their employer rather than a 1099 when reporting taxable income. In most cases only ministers identified as W-2 employees can receive employer paid benefits tax-free. Ministers who are not eligible to receive a 1099 but have received one from their employer may face adverse tax consequences.

• **Maximize Salary Reduction Contributions** – It is possible to reduce taxable income by making tax-deferred contributions to a retirement plan such as the PCA Retirement Plan. The maximum contribution limit is $18,000 for 2016 ($24,000 for those age 50 and over). The overall limit for Salary Reduction plus Employer Contributions is the lesser of 100% of taxable income or $53,000. Employees and their employers are responsible for complying with these contribution limits.

• **Pastors with Housing Allowance** – Be sure to have your Session declare your 2017 housing allowance before the start of the year. The Session must make this declaration annually and it is not possible to have a declaration of housing allowance apply retroactively.

Please visit our website, [www.pcarbi.org](http://www.pcarbi.org), in January 2017 to view the latest Tax Preparation guide or to print your copy.
To help our ministry partners steward God’s financial resources with wisdom and compassion.

Insurance Annual Enrollment in November and early December

From an eligible participant perspective, Annual Enrollment will be the time to review and make adjustments to supplemental and voluntary (employee choice) life insurance plans; it is also a good time to ensure that your beneficiary elections are up to date. From an employer perspective, now is the time to communicate compensation updates and make insurance plan choices for the next year.

**EMPLOYEES**: To review insurance information, log into your PCA group insurance account at www.smartben.com. You may make selections within SmartBen to add or change supplemental or voluntary coverage if your employer participates in the PCA group life insurance program.

**EMPLOYERS**: Please review your monthly invoice from RBI and reflect upon any compensation changes that need to be communicated. This is also the time to make any benefit program changes to dental or vision group insurance programs which run on a calendar year. RBI personnel will be happy to assist you in making any changes. Call 800-789-8765 or view the website at www.pcarbi.org for more information.

**What to know about Annual Enrollment:**

*If you have no changes to your existing PCA group insurance, you do not need to log-in*: your current PCA benefit elections will continue through 2017 with no re-enrollment needed. If you do want to make changes to your insurance coverage, then you must do so at www.smartben.com during the Insurance Annual Enrollment window in November and early December.

The PCA Life Insurance policy allows those who are current PCA Enhanced Life participants to increase their existing coverage by $10,000 each year during Annual Enrollment with no SOH required. The yearly increase is only available to those who are currently enrolled below the Guaranteed Issue (GI) level of $100,000. Note: any new coverage elected during Annual Enrollment will be effective 1/1/2017 unless a Statement of Health (SOH) is in process. Coverage requiring an SOH will be effective on the first of the month following the approval by MetLife.

If your employer offers PCA Dental or PCA Vision, you may change participation between the Basic and Enhanced plans during Annual Enrollment.

— Chet Lilly
Once again, the ‘Freedom from Religion Foundation’ (FFRF) has filed a federal law suit in the Western District of Wisconsin challenging the constitutionality of the ministerial housing allowance exclusion. In the suit, filed on April 4, 2016, the FFRF alleges that the law unconstitutionally provides “preferential and discriminatory tax benefits… exclusively to religious clergy” and therefore violates equal protection rights.

You might recall that in a previous lawsuit the Seventh Circuit Court of Appeals in Chicago concluded that the FFRF ‘lacked standing’ to challenge IRC Section 107(2) and the lower court’s decision was vacated. However, in response to this new lawsuit, the federal government has already conceded that based on its understanding of the facts, FFRF now has legal standing to challenge the housing allowance exclusion - but not parsonage (aka manse) allowances.

As the Evangelical Counsel for Financial Accountability (ECFA) has put it, “with standing now conceded by the federal government in this case, this removes an important barrier to allowing FFRF to proceed for the time being with its latest challenge to the housing allowance at the federal district court level.” And since this case is substantially the same as the previous FFRF lawsuit brought before the federal district court, it seems unlikely that Judge Barbara Crabb will rule in a different manner than she did in the FFRF’s initial case. So, it appears that the ‘constitutionality’ of ministerial housing allowance may later be argued and decided on appeal by the Seventh Circuit Court of Appeals. PCA Retirement & Benefits, Inc. will continue to follow this case.

— Dave Anderegg
ServantCare

A Shepherding Resource Your Presbytery Needs

The stress and pressures of pastoral ministry is a silent reality that can damage a ministry, a marriage, and a church. Too many pastors and their wives suffer in silence, ashamed to admit to their peers they are struggling.

ServantCare is a Christian counseling resource for our presbyteries to enable them to shepherd their pastors and their wives when they are suffering. It is designed to be affordable, accessible, and confidential using experienced Christian counselors.

Please view our video using the attached QR code or on the RBI website: www.pcarbi.org.

If you are interested in learning more about this ministry for your presbytery, please contact Bob Clarke, Director of Ministerial Relief at bclarke@pcanet.org or 678-825-1270.

Ministering to the Forgotten

Most of them you never knew — pastors and their wives who served in small PCA churches or as missionaries. They served our Lord joyfully, pouring their lives into others, but they never made much money. Some are widows in poor health struggling to pay their bills. Others are disabled men with medical needs that overwhelm their savings.

Please let these faithful servants know they are not forgotten with a gift to the PCA Ministerial Relief Fund.

— Bob Clarke

To view the ServantCare video:

To Give online:

To give by check, make payable to, and mail to:

PCA Ministerial Relief
1700 N. Brown Road, Suite 106
Lawrenceville GA 30043

Or contact:
Rev. Bob Clarke, Director of Ministerial Relief at bclarke@pcanet.org or 678-825-1270.