What should I do about HEALTH INSURANCE?

Each week the RBI office receives calls from pastors and churches asking what to do about health insurance. It is a challenging question and has certainly been in the national news for several months. Churches and pastors have many options available to them.

The driver of all of this is the Patient Protection and Affordable Care Act. Referred to as healthcare reform in the past and as "ObamaCare" by some, this article will use ACA to refer to the primary federal law regulating medical insurance.

Regardless of the source, health insurance is not available for purchase until the next open enrollment period, which resumes in November of 2014, unless you experience a life event change (such as marriage, or loss of employer-based insurance). Per KaiserHealthNews.org (November 19, 2013):

"The open enrollment period, when people can buy an individual plan for 2014 directly through the health insurance marketplace or outside it from an insurer or agent, began in October [2013] and runs until the end of March [2014].

The law requires that health plans sold either through the marketplace or outside it be comparable in many ways, including the benefits that are covered and consumer cost-sharing requirements, such as the rule that plans pay at least 60 percent of medical costs. In addition, all plans sold on the individual market, whether through the exchange or outside it, must offer open enrollment during the same time period.

So there's no easy way to game the system by waiting to buy a plan until you get sick. If you skip open enrollment, you've generally missed your chance to buy coverage for the year unless (continued page 2)"
HEALTH INSURANCE continued from cover

you have a significant change in circumstance, such as losing your job-based insurance. You’ll also face a penalty for not having insurance: $95 or 1 percent of your income in 2014, whichever is greater.”

The ACA was designed to address several needs but most specifically provide more access to affordable and minimal essential coverage (MEC). However, the definition of affordable and MEC is set within the law, subject to regulatory guidance and may not meet a given individual’s definition or desire.

Larger employers (those with 50 or more employees) must provide health insurance to their full-time employees. The provision is still law, but its effective date has changed since the law’s passage. Interestingly, most of these employers already provided coverage, so this will not ‘close the gap’ for many people. However, the law also stated that full time meant 30 hours a week and the coverage offered had to meet the MEC standards. These last two provisions have required substantial changes within most employers’ insurance plans as well as in internal staffing and benefit policies.

Smaller employers do not need to provide insurance, but the insurance they provide must meet ACA MEC standards. Again, this provision of the law has been delayed, but many insurance carriers, regulators and employers had already complied or were prepared to be compliant prior to the provision being delayed.

As has been well-documented, individuals are not untouched. Indeed, many in the ACA are covered on individual policies. And under the ACA individuals must have ACA-compliant coverage or pay a penalty. Individuals may get coverage through their employers, but they may also purchase individual coverage. Many individual policies were cancelled (or had to be early-renewed) because the policies were not ACA-compliant. This provision was also delayed, but again many insurance carriers and state regulators had already made health plan changes they could not easily undo. As a result, some may keep their non-compliant policies, some may not be able to keep them and many are simply confused or frustrated.

However, the above scenarios describe what has happened without talking about any of beneficial features of the law—and there are some that are helpful.

First, the law sets minimum standards as to what each plan is supposed to cover, from annual exams, to removal of limits. Second, there is the ability to choose different levels of plans (platinum, gold, silver, etc.) even within the minimum standards. Third, ACA-compliant plans are guaranteed-issue (you cannot be denied for pre-existing conditions). Fourth, there are substantial premium tax credits (subsidies) available on healthcare.gov (up to 400% of the federal poverty level by household income and family size), as long as one is enrolled in a “Silver” plan (continued page 12)
WISE PLANNING:
Managing the Unthinkable

It falls in the category of the unthinkable: you or your spouse becomes severely disabled or even dies. Because it is the unthinkable it often becomes the unspeakable. We often think we have done enough to ease the hardship of these life events if we get life, disability and long term care insurance. And yes, those are important steps, but if you really want to care for your family, you need to consider one more thing. When one of these unthinkable things does occur, will the other spouse have the information, experience and confidence to manage the family’s finances alone? If you answered no or I’m not sure, it’s time to do something about it.

PCA Retirement & Benefits, Inc. (RBI) and Christian Education Publications (CEP) have partnered to provide you with an important resource, Wise Planning, to enable you to be prepared in the event the unthinkable should happen. These materials are designed to help you have this important conversation with your spouse, gauge your level of confidence, and organize your family’s personal and financial information to enable a spouse, family member, or friend to manage the family affairs alone.

This resource is available for on the RBI website: www.pcarbi.org. Go to the Resources tab and click on Publications. Under Seminar Resources is the link for the Wise Planning notebook. There is also a link for a Personal Family Organizer, an Excel spreadsheet you can download to organize your information electronically if you prefer.

We hope the unthinkable never happens, but by being prepared, the unthinkable doesn’t become the unbearable.
Will YOU Be Their Hope?

“When I realized the money I had been receiving for my family and myself to live each month came from the Ministerial Relief Offering our church collected each year, it made me want to stand at the back of the church with a plate in my hand and say; ‘You are giving to my family when you give to this fund.’”

Hope is something we look forward to despite what our circumstances say. It can give us a feeling of security, cause us to rejoice, give us strength, and be an anchor for us. Dictionary.com defines it as “something we can look forward to with desire and reasonable confidence with a feeling that what is wanted can be had or that events will turn out for the best.” However, for hope to be certain it needs some thing or someone who can provide or be all of the things we, as humans, hope for. For believers the object of our hope is in Jesus Christ.

Our God is a God of hope. He tells us in Job 11:18 . . . “And you will feel secure, because there is hope; you will look around and take rest in security.” And in Jer. 29:11, He says, “I’ll show up and take care of you as I promised . . . I know what I’m doing. I have it all planned out—plans to take care of you, not abandon you, plans to give you the future you hope for.”

Some of our widows of PCA Teaching Elders, in their 80s and 90s, have to decide between paying the heating bill or buying the medicine they desperately need. Hope is all they have. These ladies served sacrificially alongside their Pastor or missionary husbands, very often with very limited finances. Some are young widows with young children to raise, all while grieving the loss of their husbands.

The body of Christ is God’s vehicle of hope to these ladies through the PCA Ministerial Relief Fund. But this fund will need $10 million by the year 2035 to continue to offer financial assistance to those who are and will become widows. Without you and your church’s help, the hope this fund gives our widows will be gone.

Please consider giving to help support them. Donations are accepted through your local congregation, can be mailed directly to PCA Retirement & Benefits, Inc., 1700 N Brown Rd, Ste 106, Lawrenceville GA, 30043 or given online at www.pcadonate.org. Thank you on behalf of our widows.

To donate or order materials online visit: www.pcarbi.org
Meet the Staff

Sandie Robertson
New Receptionist, PCA Retirement & Benefits, Inc.

"I had recently completed working two temporary jobs, but I wanted more. I had been trying for two years to find a full time job without success. I would question God and go so far as to even get upset at Him for not providing one for me. I wanted a full time job and I wanted it now! But God was on a different timetable. Currently in Sunday school at East Limer Community Church, we are studying the book of Hosea. The Lord revealed to me through this study I had been making my desire for a job an idol just as the Israelites had done when they sought everything to fulfill their lives except God. When I relinquished my control over the situation, God provided me with a full time job here at RBI. And I truly believe the "wait" as well as having worked at the "front desk" at one of those temporary jobs, prepared me for my new position as Receptionist.

My first week was largely comprised of training, but in a much different way than I expected. Each employee was given a time slot in which to share what part they play in serving those in the PCA. During these times, I was surprised to learn how much love they have for their ministry partners of the PCA, and in how many different ways they serve them. But I was most moved by the in-depth care they offer to the widows of the deceased pastors. The staff at RBI truly sees everyone as people and not just numbers.

I also learned the newly revised RBI mission statement: "to help our ministry partners steward God's financial resources with wisdom and compassion," drives everything they do and wanted to find my role in this. I feel my contribution will be in part to warmly welcome those who call and visit. I am the first person they will talk with or see. Living in the computer age we do, I feel it is important to offer a human touch since this was the way Jesus reached people. I pray the Lord will help me show that same love and care to those I have the opportunity to touch here.

One thing I would like our ministry partners to know about me personally is how passionate I am about loving and caring for my family. I love partnering with my husband, Mike, in raising our two daughters, Sydney, 16, and Diana, 12, who are all a blessing from the Lord. I also love spending time with my friends and value these relationships highly.

When I think about a biblical example for my personal walk with the Lord, I look to David. He loved the Lord with all his heart, yet he sinned. Things didn't turn out perfectly in David's life, but he continued to love and serve His Lord. He sought forgiveness from the Lord just as I do, knowing He is always willing to forgive me and He will not abandon me as one of His sheep. Knowing this is a source of great comfort to me as I live out my stay here on earth.

The Lord has been very gracious to me in giving me this job. Despite my impatience, this is where the Lord wants me to be and I am very thankful to Him."
The PCA Retirement Plan is in the process of gearing up for Investment Refresh. Through this process, PCA Retirement & Benefits, Inc. (RBI) will help you professionally manage your investments within your retirement account.

We recognize most of our investors do not know how to manage their investment within the plan and are in need of help. This is where RBI will come in. Through the Investment Refresh process we will transfer all of your existing investments into a fund (i.e. age appropriate Target Retirement Fund) that is professionally managed to maximize growth opportunities when you are young and minimize volatility as you approach retirement. We believe these funds are ideal for the vast majority of you and we genuinely think your retirement outcomes will significantly improve as a result of being invested in the fund.

However, we recognize that there are some more sophisticated investors who may not want their investment transferred. Those of you who want to keep your existing investments can do so. You will have a period of thirty two days (August 15, 2014 through September 15, 2014) to “opt-out” of this Investment Refresh process. Also keep in mind, you will always retain the ability to transfer out of the PCA Target Retirement Funds once the assets have been moved. You are never locked into an investment option within the PCA Retirement Plan.

The first quarter Retirement Plan Review (which can be found on our website - www.pcarbi.org) has several articles that will provide additional details about the Investment Refresh process. We are excited about this opportunity to be of greater assistance to many of you and we welcome your questions and feedback. Please contact us at 800-789-8765 or retirement@pcarbi.org if you have any questions.

Frequently Asked Questions:
Answers to Questions Regarding the Investment Refresh Process

Q: What is Investment Refresh?
A: Investment Refresh is a one-time event where PCA Retirement & Benefits, Inc. (RBI) will move your existing assets and your future contributions into an age-appropriate PCA Target Retirement Fund. This type of fund is professionally designed and is comprised of several top-tier underlying funds.

Those of you who want to keep your current investment portfolio (or select a new one) will be able to “opt-out” of the Investment Refresh process. Detailed instructions will be communicated within the second quarter edition of the Retirement Plan Review (RPR).
Q: What is a Target Retirement Fund? What are the PCA Target Retirement Funds?

A: A Target Retirement Fund is a single fund comprised of many underlying funds that automatically reset the investment mix according to your targeted retirement year. The fund starts off with a more aggressive position, and gradually, grows more conservative as you age. Within RBI, we have taken this fund concept and tailored it for our ministry partners.

The PCA Target Retirement Funds are designed to provide you with a maximum level of investment assistance. No longer will you have to select an appropriate investment portfolio, monitor the portfolio and manage it over time. Those investment decisions can now be turned over to our experienced portfolio management team.

Q: Why is RBI performing the Investment Refresh?

A: A successful retirement depends on several things, including an appropriately diversified investment portfolio. Over the years, a number of you have confided that you lack the expertise to create and manage your investment portfolio. Without a meaningful intervention, a large number of our ministry partners will not be able to adequately provide for themselves and their families in retirement.

To combat this challenge, we are conducting the Investment Refresh process for all retirement plan participants. We believe this will improve retirement outcomes for most of our ministry partners, including you.

Q: I like my current portfolio. It is an optimally designed portfolio that has been tailored specifically for me. Can I keep the allocation?

A: Yes, you can keep your current investment portfolio. However, there are steps that you will need to take in order to "opt-out" of the Investment Refresh process. That process will be described in full detail in the next RPR.

Q: Is there any action required of me at this time?

A: At this time, no action is required of you. However, we recommend that you read all communication that is sent to you and also visit our website for the most up-to-date information.

Q: When will the Investment Refresh process take place?

A: The Investment Refresh will occur on September 26, 2014. At this time RBI will move your existing assets and your future contributions into an age appropriate PCA Target Retirement Fund. No action is required. Those who want to "opt out" of the Investment Refresh process will be able to do so beginning on August 15, 2014 through September 15, 2014.
A SIGNIFICANT CHALLENGE
to the Clergy Housing Allowance Exclusion

On September 13, 2011, the Freedom from Religion Foundation (FFRF) filed a lawsuit challenging the tax benefits of the Minister’s Housing Allowance in the Western District of Wisconsin. The plaintiff argued that the Minister’s Housing Allowance, as administered by the federal government, “violates the Establishment Clause of the First Amendment by providing preferential tax benefits to ministers of the gospel.” U.S. District Court Judge Barbara Crabb largely agreed with the plaintiff’s argument and issued a 43-page decision declaring the Minister’s Housing Allowance was unconstitutional.

New developments to this ongoing suit emerged in the first quarter of 2014. On January 24th, the U.S. Treasury Department (U.S. Treasury) filed notice that the agency would appeal the court’s decision (the last day permitted by law), and nine days later the appeal was filed in the Seventh Circuit Court of Appeals in Chicago, Illinois. Back in Wisconsin, Judge Crabb stayed her court’s decision pending the outcome of the federal government’s appeal.

Judge Crabb’s decision did not come as a surprise to most legal experts. The Western District of Wisconsin was widely believed to be one of the most favorable forums for this type of suit. In 2010, Judge Crabb ruled in another FFRF lawsuit that the National Day of Prayer was unconstitutional. Her ruling was unanimously dismissed by a three-judge panel of the Seventh Circuit Court of Appeals in April 2011 due to lack of standing.

RBI is hopeful the Seventh Circuit Court will rule in a similar manner and dismiss this case. However, this is a different case with different arguments. If the Seventh Circuit Court upholds the lower court’s decision, the housing allowance would be immediately taxable in the jurisdiction of the court: Wisconsin, Illinois, and Indiana. This type of unfavorable ruling would most likely be appealed to the Supreme Court.

RBI’s Defense of the Exclusion
PCA Retirement & Benefits, Inc. and other members of the Church Alliance, an ecumenical coalition of church benefit program executives, worked with attorneys to create an amicus brief, a document that expresses views that the court may otherwise overlook. Our amicus brief adds a different perspective than the appeal filed by the federal government. The brief focuses on the legal history of permitted legislative accommodation of religion and argues that US Code §107(2) is a constitutionally permitted accommodation of religion when viewed in the context of US Code §107(1), the minister’s housing allowance exclusion, and US Code §119, which excludes employer-provided housing from employees’ income in numerous secular circumstances. The brief was submitted by the Church Alliance and was filed in the Seventh Circuit U.S. Court of Appeals.
GENERAL ASSEMBLY ACTIVITIES

RBI Golf Tournament

Many think of the PCA General Assembly (GA) as the place of meetings, debates and theological discussions. And it is. But for those who have been around the PCA for a while you know GA ( unofficially ) is the annual meeting place of renewing relationships and making friends.

Here at RBI, we feel the same as many of you! We want to meet up with old friends and get acquainted with new ones. RBI is not just about "numbers" and "dollars", but we value our relationships with you, our ministry partners.

To enhance the relationship side of RBI, we provide two great occasions for fellowshiping with you. We sponsor an annual GA Golf Event, and have an Exhibit Hall booth.

This year, on Tuesday, June 17th, at the Wildcat Golf Course, on the south side of Houston, will be the location for a fun filled day of golf. This is a great time to unwind before the rigors of GA begin.

The RBI staff will be waiting to greet you and your friends with a bag full of golf gifts and a team shirt upon your arrival and check-in. You can then proceed to the driving range for a few practice shots before a shotgun start at 9am.

At the completion of the tournament, we will continue the fellowship with lunch and prizes. It will be a day of relaxation and fun with other Pastors, Ruling Elders and other PCA folks. Call the RBI office if you are interested in joining us for this fun event.

RBI will also host a booth in the Exhibit Hall. Perhaps you have called our office, or emailed one of the RBI staff, but at the booth, you can meet us personally.

We want to meet you! We will have a relaxing atmosphere to provide an oasis when you step out from the Big Meeting Hall.

Bring a friend and you can sit and catch up on all you have missed over the year. If you want, meet with one of the RBI staff and ask about your benefit plans, or tell us about your family, church and interests.

We look forward to seeing you at GA! Please join us for a day of golf fun and fellowship, and visit us at the booth.
Facing the Flood

Betty’s husband was diagnosed with a terminal illness and his last months are coming. She is planning a life soon to be without him and considering how she will live in her current financial status.

A pastor is under great stress to plant a church and see it grow, but the future looks dim as his core group is small and attendance has been low. Finances are tight and his family is not adjusting well to the church planting community.

A ministry partner, swallowed up in the dark world of pornography, fell into excessive debt and subsequently lost his wife and family.

We live in a hard and difficult world, as illustrated by these stories from real people I know and talk with on any given day at RBI. In each story there is a common thread weaving in and out—one of a financial burden left in the wake of these storms. Yet God tells us in the pages of Scripture, He is not absent and has a plan for each of us, even in our brokenness and sin. We can see His presence in the smallest of details. He cares for us in all areas of our trials, even in the financial piece of our adversities.

Psalm 29:10-11 gives us a glimpse into the sufferings of life. David is remembering, in verse ten, the Great Flood in Noah’s day and states, “The Lord sat as King at the flood,” meaning the flood was God’s design and an event He executed. It was not a random event, but one He presided over. The Lord controlled all the activities around the Great Flood.

David continues in verse ten, “Yes, the Lord sits as King forever.” Here David rehearses the truth He knows... God’s sovereignty. Jesus, the Lord of all, and King of Heaven, reigns over the past, present and future “floods” of our lives. When trials and difficulties seem to flood our daily lives, overwhelming us, we can be assured He is in control, and directs all events to do us good. We don’t see all He does, nor does it feel like He is doing us “good”, but we can take the truth of this verse “to the bank”.

David goes on to tell us what God is doing for us in these floods of life. Verse eleven proclaims, “The Lord will give strength to His people; the Lord will bless His people with peace.” God knows what we need in the middle of adversity: strength and peace. His Strength to endure the trial and maintain faith, and His peace in our hearts, knowing our Heavenly Father is caring for us even when it doesn’t feel like He is.

What floods are you facing that threaten to drown you? Do you appear to be in a financial dilemma, with no answers? Are the events of sin and brokenness crushing you and leaving you feeling hopeless about your family, ministry or job? Whatever the circumstances, remember the loving hand of King Jesus is holding you, leading you and directing you to His good plan with His strength and peace. Go to Him now and find His peace amidst the flood to protect and rule your heart. And know we here at RBI stand ready to walk beside you, offering you counsel and encouragement.
Will Preparation Services

provided by Hyatt Legal Services, underwriter for PCA group life insurance plans

If you are enrolled in a PCA Group Life product, you may be eligible for will preparation services provided by Hyatt Legal Services, a MetLife company. MetLife is the underwriter for PCA group life insurance plans. As a service to their policyholders, MetLife offers certain “covered legal services” under their Hyatt Legal Plans group. To be eligible, you must be enrolled in PCA Standard Life or PCA Enhanced Life. If you are enrolled only in PCA Basic Life or PCA Voluntary AD&D, you are not eligible.

**TERMS AND DEFINITIONS**

Covered Legal Services means a service covering the preparation of wills and codicils for Eligible Employees and lawful spouses. The creation of any testamentary trust is covered. The service does not include tax planning.

Eligible Employee means each employee who is insured under the Policyholder’s plan of group supplemental life insurance (PCA Standard or PCA Enhanced) with Metropolitan Life Insurance Company (MetLife).

Legal Services Plan or Plan means the group policy to provide insurance for Covered Legal Services.

Plan Attorney means an attorney who has contracted with MetLife to provide Covered Legal Services.

**HOW THE GROUP LEGAL SERVICES PLAN WORKS**

To use the Group Legal Services Plan, you can call Hyatt. You should be prepared to identify yourself as a participant in the Group Legal Services Plan. If you call Hyatt, the Client Service Representative who answers the call will:

- make an initial determination of whether and to what extent the matter is covered;
- give a case number (a new case number will be needed for each new matter);
- give the telephone number(s) and location of the Plan Attorney(s) most convenient to you; and
- answer questions about the Plan.

You can decide to use a Plan Attorney or a non-Plan Attorney.

If you decide to use a Plan Attorney, the Plan Attorney will provide you with the Covered Legal Services described above.

If you decide to use a non-Plan Attorney, you must notify Hyatt. Hyatt will send you a claim form and informational material including a Non-Plan Attorney Fee Schedule. After the matter is finished, the claim form must be completed and returned to Hyatt with the attorney’s final bill. Within 60 days of Hyatt’s receipt of the completed claim form and final bill, Hyatt will pay you up to the amount stated in the Non-Plan Attorney Fee Schedule. You will be responsible for making payment to the non-Plan Attorney for any expenses or fees incurred in excess of the amount paid by Hyatt.

To verify whether you are enrolled in PCA Standard Life or PCA Enhanced Life, you may contact your local administrator, log into your SmartBen account or call the RBI office at 1-800-789-8765. If you are eligible, we will send you the appropriate information.
What should I do about HEALTH INSURANCE?

(continued from page 3) or higher. Fifth, the minister's housing allowance is subtracted from the income used in the means testing for household income. Between the housing allowance not being included and the size of many PCA households, numerous PCA families could qualify for substantial tax credits if covered on a marketplace plan. Sixth, individuals can shop a private exchange (like www.chealthinsurance.com) for ACA-compliant plans without shopping healthcare.gov.

It is important to note here that the health exchange plans could be very different (fewer doctors, fewer hospitals, fewer insurance carriers, etc.), but for most the new plans will be less expensive than and at least no more expensive than their prior coverage (unless the prior coverage was a very high deductible policy).

Beyond the ACA, there is the possibility of Christian sharing ministry plans that allow individuals to share costs with others. These operate in some ways like medical insurance, but these are largely unregulated and are not medical insurance. However, they are allowed (exempted) under the ACA. Generally speaking, while we know of those who are pleased with them, since these are not regulated insurance entities we strongly encourage you to fully consider risks before considering such plans.

Insurance is designed to protect against losses that would cause financial harm to the purchaser if the purchaser had to pay a loss claim. In most areas of insurance with which we interact, we hope to never file a claim or at least regret filing them when we do (auto, home, disability, life, etc.), but medical insurance is different. We plan to file (incurred) claims. Lots of them. In order to be functionally viable, insurance carri-