



**The Board of Pensions**  
of the Presbyterian Church (U.S.A.)

## Regional Rep Review

June 2010

### Benefits Connect Tip:

[Benefits Connect](#) includes a total death benefits calculator.

Benefits Connect offers a calculator that helps you identify your total protection, including estimates of the plan's death benefits payable to eligible survivors and beneficiaries, supplemental death benefits, and any privately purchased life insurance for you and your spouse.

Plus, church treasurers and business administrators can securely confirm or change their members' salary information.

So [register](#) for Benefits Connect today! Just visit the Pensions.org homepage and click the "Register" button under the Benefits Connect logo.

### New Guide Provides User-Friendly Explanation of the Medical Plan

The [Guide to Your Healthcare Benefits 2010](#) is a user-friendly booklet that explains the comprehensive benefits provided under the Medical Plan. With limited use of technical jargon and definitions of the terms that cannot be avoided, this guide helps you understand this increasingly critical coverage and learn how to use your healthcare benefit to its best advantage.

### Eligibility Details for Extended Medical Plan Coverage for Adult Children

The recently enacted healthcare reform legislation includes a provision that requires group health plans to extend coverage to adult children up to the age of 26 who do not have access to their own employment-based coverage, regardless of their financial dependency, student status, marital status, or residency. The required effective date of this provision for the Medical Plan of the Presbyterian Church (U.S.A.) is January 1, 2011.

To help transition to this expanded eligibility, the Board of Pensions has approved an early accommodation for those children who would lose coverage by "aging out" of the Medical Plan or by graduating between June 1, 2010, and December 31, 2010. To be eligible for this early accommodation that went into effect June 1, 2010, adult children of Medical Plan members:

- must be under the age of 26
- must have been covered by the plan on June 1, 2010, and
- would otherwise no longer be eligible for coverage, by virtue of financial dependency, marital status, student status, or residency between June 1, 2010, and December 31, 2010.

**Please note:** Effective January 1, 2011, *all* adult children of covered Medical Plan members who are under the age of 26, regardless of their financial dependency, marital status, student status, or residency, will be eligible for full coverage through their parents' coverage under the Medical Plan. This provision includes covered plan members' children, stepchildren, and adopted children who are not currently covered by the Medical Plan and who are not eligible for coverage under another employer-sponsored health plan.

If you have questions about this healthcare reform provision or the Board's early extension of coverage, please call the Board at 800-773-7752 (800-PRESPLAN).

### **\$100 Health Stewardship Incentive Offered to Active Members of the Medical Plan Who Take Advantage of MyActiveHealth.com/pcusa**

The Board is offering a **\$100 Health Stewardship Incentive** to active primary members of the Medical Plan who launch their Personal Health Record (PHR)\*, complete the Health Assessment, and take a couple of additional steps.

[MyActiveHealth.com/pcusa](http://MyActiveHealth.com/pcusa) is a health management portal that empowers members to manage their healthcare. It offers a private and secure online PHR, a unique way of keeping an accurate health history for you and members of your family. It populates with Highmark and Express Scripts® claims data, and also allows you to add information that only you know. Taking the Health Assessment on the site is a great way to help you fill in your PHR, and is the second step towards getting your \$100 incentive.

To be eligible for the Health Stewardship Incentive\*\*, a prepaid debit card for [IRS tax-qualified health-care expenses](#), please:

1. Launch your PHR by visiting [MyActiveHealth.com/pcusa](http://MyActiveHealth.com/pcusa) and registering for the site.
2. Complete the online Health Assessment.
3. Sign in to [MyActiveHealth.com/pcusa](http://MyActiveHealth.com/pcusa) at least two more times on different days before **July 31, 2010**.  
**Your PHR is completely confidential and secure.** No one can access it without your authorization. The Board of Pensions and your employing organization do not have access to it. ActiveHealth Management and the Board of Pensions comply with all federal and state privacy laws to safeguard your personal health information and keep it confidential.

If you have questions about the incentive, your PHR, or the other services that ActiveHealth offers, please visit our Web site at [Pensions.org/healthmanagement](http://Pensions.org/healthmanagement).

*\*The PHR is not available to members enrolled in Anthem, CIGNA International Expatriate Benefits, or Triple-S, or to retired members covered by the Medicare Supplement Plan.*

*\*\*This incentive opportunity is only available to the primary member of the Highmark BCBS Medical Plan. Spouses, dependents, and all members in the Medicare Supplement Plan are not eligible.*

### **The Board's E-learning Modules Offer Convenient Way To Learn About Plans, Programs, and Resources**

The Board offers a number of e-learning modules that reinforce the information we provide on [Pensions.org](http://Pensions.org) and through our publications. Looking for an explanation of [community nature](#) or clarity on what [Stewardship of Self](#) is? Do you want to gain a better understanding of this year's [Medical Plan](#) or [Medicare Supplement Plan](#) changes? You can find e-learning modules on these topics and more on the [E-learning](#) page on [Pensions.org](http://Pensions.org).

**Coming in June!** Towards the end of June, look for the "eRBC" modules, which combine an audio recording of the speakers at this year's Regional Benefits Consultations with their presentation slides.

**Going to GA? Don't forget to stop by the Board of Pensions booth in the display area. Look forward to visiting with you there.**

**As your Regional Representative** I am available to work with your presbytery leadership by offering: retiree Luncheons, Church Treasurers Workshops, Clergy Terms of Call seminars, CPM/COM Consultations, Benefits Overview Workshops and pre-presbytery workshops. I am currently working scheduling events for 2010. If you want to schedule any of these events or something customized for your event please drop me an email [dkelly@pensions.org](mailto:dkelly@pensions.org) or call 800-511-0132

## ***Doug***

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