



## **The Board of Pensions and Same-Gender Benefits Questions and Answers**

### **What did the General Assembly do?**

The General Assembly urged the Board of Pensions to adopt amendments to the Benefits Plan to extend eligibility for spousal and dependent benefits under the Plan to Benefits Plan members, their same-gender domestic partners, and the children of their same-gender domestic partners, on the same basis as, and equivalent to, benefits made available to Benefits Plan members, their spouses, and the children of their spouses.

The General Assembly also approved an increase in dues for the Benefits Plan of up to 1 percent, effective January 1, 2012, to be allocated among the plans of the Board of Pensions, including but not limited to the Pension Plan, as the Board, in its sole discretion, deems necessary to fund the cost of the additional benefits. Should the Board not implement these benefits for any reason, approval of the increase in dues is rescinded.

Comment: That the Board of Pensions be highly urged to provide relief of conscience, to be implemented simultaneously with these actions, for those congregations for whom these actions cause a moral dilemma.

### **What does this mean?**

Currently, the Benefits Plan provides retirement, medical, death, disability and optional benefits for participating church workers. Full Benefits Plan coverage (Traditional Program) is required for installed pastors and available for other ministers, missionaries, lay church workers, unemployed members, seminary students under the care of presbytery, and eligible dependents. Churches and employing organizations contribute dues based on the salaries they pay their church workers, subject to minimum and maximum amounts. Participants in the Traditional Program do not contribute for their pension, medical, death and disability coverage, but may contribute for optional coverage they select. The Traditional Program includes coverage for the spouse and dependent children at no additional cost. Under the Affiliated Benefits Program (ABP), churches or church-related organizations may offer healthcare and other benefits to workers and may require them to contribute toward their cost. The Pension Plan is not available under the ABP. The Retirement Savings Plan, a defined contribution 403(b)(9) plan, is available for ABP participants.

### **What's next?**

The General Assembly's action potentially affects many Board of Pensions constituencies and encompasses an array of complex policy, administrative, and funding issues that must be resolved before it can make changes to the current Benefits Plan. The Board of Pensions will identify and study possible alternatives to determine the best way to act consistently with the action of the General Assembly and, at the same time, balance the concerns of those who have serious moral objection to the issue. The Board hopes to implement initial changes in response to the General Assembly action in 2012.

### **Where can I learn more?**

Assembly action: <http://www.pc-biz.org/Explorer.aspx?id=3271>