



## 2018 Church Budget Planning Information

To assist you in your budget planning for 2018, this brochure provides information about Synod's Denominational Ministry Fund; medical, dental, Life, Long-Term Disability (LTD), and Accidental Death & Dismemberment insurance rates (AD&D); and Synod's Retirement Plan.

An electronic benefits calculation worksheet is provided to help you determine the cost of these benefits in the coming year. The worksheet is provided as a courtesy to assist in your planning. Please **do not** return copies of it to this office.

Should you have questions about benefits, please contact the Office of Central Services at 864-232-8297 and ask for Carolyn Heatherly or email her at [cyheatherly@arpsynod.org](mailto:cyheatherly@arpsynod.org).

### Monthly Insurance Rates

Effective August 1, 2017

	Medical	Dental
Employee Only	\$682.72	\$44.36
Employee + 1	\$1,365.45	\$88.71
Employee + Family	\$1,686.32	\$126.20

### Life and Accidental Death & Dismemberment

Hourly Employee	\$ 4.92	\$20,000 Coverage
Salaried Employee	\$12.30	\$50,000 Coverage
Dependent	\$ 1.50	\$5,000 Coverage for Spouse \$2,500 for child over 6 months \$200 for child 15 days to 6 months

### Long-Term Disability

Salary x .0044. Salary cap is \$150,000.

### Insurance & Retirement Billing Process

Invoices for insurance premiums and retirement contributions are mailed on a monthly basis. Questions about your invoice should be directed to Brian Such ([bsuch@arpsynod.org](mailto:bsuch@arpsynod.org)) or Alisa Prince ([aprince@arpsynod.org](mailto:aprince@arpsynod.org)), or you may call them at 864-232-8297. **Any changes in earnings should be reported to us using the Retirement Change Form located on the back of the monthly retirement contribution invoice. Return the Retirement Change Form with your retirement contribution payment or email to Alisa Prince ([aprince@arpsynod.org](mailto:aprince@arpsynod.org)).**

## Insurance & Retirement Eligibility

All full-time employees (30 hours or more per week) are eligible for Synod's insurance programs. While employees may waive the medical and/or dental coverage, **all full-time employees must be enrolled in the Life, LTD, and AD&D program.** If any eligible employee in your church is not enrolled, please contact the office of Central Services. (Exception: Canadian Presbytery does not participate in the medical/dental program.)

Pastors serving under the terms of a presbytery-approved Call in the US, World Witness missionaries, and employees of General Synod agencies working in supervisory capacities are to be enrolled in Synod's Retirement Plan. This is an employer-paid benefit. The contribution rate is 12% of the total earnings (base salary, housing and other allowances as listed on the Benefits Calculation Worksheet.

## Denominational Ministry Fund

Synod's Denominational Ministry Fund (DMF) is the primary means by which ARP churches provide financial support for Synod's ministries.

Synod's goal for giving is 20% of your congregation's *unrestricted funds*. If your church has met that goal, please continue to give at that level. If your church has not met that goal, please consider increasing your contribution by 1% each year until you reach 20%. All churches are expected to give at least 10%.

The Denominational Ministry giving from your church makes possible the ministries of:

*The Associate Reformed Presbyterian Magazine*

Bonclarken

Central Services

Christian Education Ministries

Erskine College & Seminary

Outreach North America

World Witness

All other boards and committees.

***Without your support, a number of our ministries simply would not exist. Please remember that your gifts have an eternal impact because they help us as a denomination to spread the Gospel at home and around the world.***

### To Determine Your DMF Pledge for 2018:

A. Unrestricted receipts in 2016: \_\_\_\_\_

B. Amount your church plans to give in 2018: \_\_\_\_\_

C. Divide B by A. Multiply by 100: \_\_\_\_\_ % of General Fund Receipts