



## 2025 Church Budget Planning Information

To assist you in your budget planning for 2025, this brochure provides information about Synod's Denominational Ministry Fund; Medical, Dental, Vision, Life, Long-Term Disability (LTD), and Accidental Death & Dismemberment insurance rates (AD&D); and Synod's new ARPC 403(b) 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.

### Monthly Insurance Rates

	Medical Co-Pay Plan	Medical HDHP Buy-up Plan	Medical HDHP Base Plan	Dental	Vision
<b>Employee Only</b>	\$922.19	\$850.06	\$681.70	\$50.31	\$6.96
<b>Employee + 1</b>	\$1,982.71	\$1,827.63	\$1,465.65	\$94.75	\$12.64
<b>Employee + Family</b>	\$2,489.91	\$2,295.17	\$1,840.58	\$133.27	\$18.76

### Life and Accidental Death & Dismemberment

<b>Hourly Employee</b>	\$ 5.60	\$20,000 Coverage
<b>Salaried Employee</b>	\$14.00	\$50,000 Coverage
<b>Dependent</b>	\$ 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 .0043. Salary cap is \$150,000.

### Insurance Billing Process

Invoices for insurance premiums are mailed on a monthly basis. Questions about your invoice should be directed to Alisa Prince ([aprince@arpsynod.org](mailto:aprince@arpsynod.org)), or you may call her at 864-232-8297. Each February you will receive an earnings update request for all full-time employees. Please complete this earnings update since this change will impact Long-Term Disability premiums. These earnings updates will be reflected in the March insurance billing.

### Retirement Plan Contribution Remittance Process

Retirement contributions for the ARPC 403(b) Retirement Plan will be remitted directly to Geneva Benefits (formerly PCA/RBI). For further information, please visit <https://genevabenefits.org/my-benefits> to download and complete an Adoption Agreement.

## 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, vision 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 firm administering our health benefits, Alera Group, at (864) 233-1101 or [employeecare@alergroup.com](mailto:employeecare@alergroup.com) (Exception: Canadian Presbytery does not participate in the medical/dental/vision programs.)

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 eligible for an employer paid benefit, which is 12% of the total earnings (base salary, housing and other allowances) as listed on the Benefits Calculation Worksheet. As an added benefit, churches and agencies may allow other employees to participate in the plan as well. A salary deferral option, matching option and other employer contribution options are now available. Churches and agencies will be required to complete an Adoption Agreement to participate in this new plan. Questions regarding Adoption Agreements, participant enrollment, and retirement benefits, should be directed to Geneva Benefits at (678) 875-1260 or via email to [Benefits@genevabenefits.org](mailto:Benefits@genevabenefits.org). Forms and further information can be found by visiting <https://genevabenefits.org/my-benefits>

## 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

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 2025:

A. Unrestricted receipts in 2024: \_\_\_\_\_

B. Amount your church plans to give in 2025: \_\_\_\_\_

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