



2026 Church Budget Planning Information

To assist you in your budget planning for 2026, this brochure provides information about Synod's Denominational Ministry Fund; Dental, Vision, Life, Long-Term Disability (LTD), and Accidental Death & Dismemberment insurance rates (AD&D); and Synod's ARPC 403(b) Retirement Plan. Remember, group medical is no longer offered as of Jan 1, 2026. If you need guidance to secure medical coverage for your employees, you can call the ARP Individual Contact Center from 9AM – 5PM EST at 855-956-1115 for those residing *outside* of SC. If employees reside *inside* of SC, please call Michelle Filler at 864-233-1101 ext 209. This guidance is being provided by our Benefits Advisory Firm, Alera Group.

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

Monthly Insurance Rates

| | Dental | Vision |
|-------------------|----------|---------|
| Employee Only | \$50.31 | \$7.80 |
| Employee + 1 | \$94.75 | \$13.80 |
| Employee + Family | \$133.27 | \$20.48 |

Life and Accidental Death & Dismemberment

| | | |
|-------------------|---------|-------------------------------------------------------------------------------------------------------|
| Hourly Employee | \$ 5.60 | \$20,000 Coverage |
| Salaried Employee | \$14.00 | \$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 .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), 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 and must be offered them. While employees may waive the dental and/or vision 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 employeeecare@aleragroup.com

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. 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 10% 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 to 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 2026:

A. Unrestricted receipts in 2025: _____

B. Amount your church plans to give in 2026: _____

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