ASSOCIATE REFORMED PRESBYTERIAN CHURCH

2027 Church Budget Planning Information

General Synod · Central Services

To assist you in your budget planning for 2027, this brochure provides information about Synod's Denominational Ministry Fund; Dental, Vision, Life, Long-Term Disability (LTD), and Accidental Death & Dismemberment (AD&D) insurance rates; and Synod's ARPC 403(b) Retirement Plan.

Group medical coverage is no longer offered as of January 1, 2026.

If you need guidance securing medical coverage for your employees, our benefits advisory firm, Alera Group, is available to help:

- **Employees residing outside SC:** Brett Carlisle, (980) 431-2233, brettecarlisle@outlook.com
- **Employees residing inside SC:** Mary Pettit, (864) 233-1101, Mary.Pettit@aleragroup.com

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

Coverage Level	Dental	Vision
Employee Only	$51.32	$8.52
Employee + 1	$96.65	$15.48
Employee + Family	$135.94	$22.96

Life and Accidental Death & Dismemberment

Covered Person	Monthly Premium	Coverage
Employees under age 70	$14.50	$50,000
Employees 70 and over	$9.43	$32,500
Dependent	$1.50	$5,000 for spouse $2,500 for child over 6 months $200 for child 15 days to 6 months

Long-Term Disability

> **Premium:** Salary × 0.0043 **Salary cap:** $150,000

INSURANCE PREMIUM BILLING PROCESS

Invoices for insurance premiums are mailed monthly. Questions about your invoice should be directed to Alisa Prince at aprince@arpsynod.org or 864-232-8297.

Each February you will receive an earnings update request for all full-time employees. Please complete this update, as changes in earnings affect Long-Term Disability premiums. Earnings updates will be reflected in the March insurance billing.

RETIREMENT PLAN CONTRIBUTION REMITTANCE

Retirement contributions for the ARPC 403(b) Retirement Plan are remitted via Fidelity NetBenefits. For assistance, please contact Geneva Benefits at benefits@genevabenefits.org or (678) 875-1260.

INSURANCE & RETIREMENT ELIGIBILITY

Insurance

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 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 Alera Group, the firm administering our health benefits, at (864) 233-1101 or employeecare@aleragroup.com.

> **Please note:** Group insurance benefits **cannot** be included in a severance package. There is **no continuation** of benefits once active employment ceases.

Retirement

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 of **12% of 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 benefits@genevabenefits.org. Forms and further information are available at genevabenefits.org/my-benefits.

GENERAL SYNOD

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 Giving Goal: 10% of 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%.

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

- *The Associate Reformed Presbyterian Magazine*
- Central Services
- Outreach North America
- All other boards and committees
- Bonclarken
- Erskine College & Seminary
- World Witness

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 2027

A	Unrestricted receipts in 2025	_____
B	Amount your church plans to give in 2027	_____
C	Divide B by A, then multiply by 100	_____ % of General Fund receipts