
REFORMED CHURCH IN AMERICA
BOARD OF BENEFITS SERVICES

**Annual Insurance and
Retirement Benefits Information**

Calendar year 2019



September 2018

Dear Friends,

The purpose of this mailing is to assist consistories in complying with promises made under Formulary No. 5 of the *Book of Church Order (BCO)* and to outline resources that are available through the Board of Benefits Services (BOBS). We hope that you will find this resource guide helpful throughout the year.

As stated in the *BCO*, a consistory shall fulfill the provisions of the call form (Formulary No. 5) for all ministers serving the church under call or contract by paying the stipulated contributions to the RCA 403(b) retirement plan. In addition, consistories must pay the premiums for group life insurance and long-term disability insurance and the cost of medical insurance for a minister and his/her family. If the minister and his/her family elects medical coverage through a spouse's employer-sponsored group plan, the consistory is not required to provide medical insurance. Formulary No. 5 applies equally to full-time and part-time ministers.

There are, however, a few exceptions to this general rule. Chapter 1, Part I, Article 2, Section 7 of the *BCO* states that "a consistory shall fulfill the provisions of the call form (Appendix, Formulary No. 5) for retirement and insurance for all ministers serving the church under call or contract unless (a) regarding retirement, the minister is covered by the retirement plan sponsored by the Regional Synod of Canada or the retirement plan of the communion where the minister's membership is held, (b) the classis determines that the minister is serving the church part-time, as defined by the Board of Benefits Services, and that circumstances warrant that the consistory be exempt from this requirement, or (c) the minister is serving less than part-time as defined by the Board of Benefits Services" (2018 edition, p. 15).

In the sections that follow, you will find the following information:

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If you have a question, please contact one of us at the RCA Board of Benefits Services. You will find our contact information in Section 8.

Sincerely,

A handwritten signature in black ink, appearing to read "Kelly Oliveira". The signature is fluid and cursive, with a large initial "K" and "O".

Kelly Oliveira
Executive director of benefits services

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Section 1: 403(b) Retirement Program

RCA 403(b) Retirement Contribution Requirements and Examples

The contribution amount payable to the RCA 403(b) retirement account of eligible full-time ministers must be at least the amount of the Effective Buying Power per Household (EBPH) or 11 percent of compensation, whichever is greater.

The EBPH amount represents the minimum amount of employer basic contributions that should be made on behalf of a minister working full time, prorated over the number of months worked in a calendar year. This amount is established annually and approved by the Board of Benefits Services (BOBS). It is updated based on the change in the Consumer Price Index over the 12-month period ending in June of each year. **The EBPH annual amount for 2019 is \$6,946.**

The EBPH amount **does not** apply for part-time ministers. The annual contribution for a part-time minister's retirement plan account is calculated as 11 percent of the eligible pay of the minister.

Eligible pay is defined as compensation. Compensation is the total amount of base salary, wages, or other payments paid to a minister, including any employee contributions to the RCA 403(b) retirement plan. Compensation **does not include** any office allowance, vehicle allowance, education assistance allowance, bonus, or salary gross ups that are provided to assist with Social Security obligations. Compensation **does include** the portion of the salary designated as housing allowance and any taxable compensation added for ministers who are purchasing medical insurance for themselves and their families through a private insurance company or a federal or state marketplace.

If a parsonage is provided, eligible pay is defined as 140 percent of compensation (compensation is grossed up by 40 percent).

The IRS has set limits on the contributions that may be made to a participant's RCA 403(b) account. See BOBS's web page for the current limits at <https://www.rca.org/contributionlimits>.

An online RCA 403(b) contribution calculator is available on the RCA website treasurer's page at www.rca.org/ContributionCalculation.

Following are a few examples of how 403(b) retirement program contributions should be calculated for ministers who are designating a housing allowance and for ministers who are provided with a parsonage.

For ministers who are designating a housing allowance

Example 1: A full-time pastor who will work a full year in 2019. The minister will receive \$65,000 in compensation, of which \$15,000 is designated as housing allowance.

- The eligible pay is \$65,000 (\$50,000 taxable income + \$15,000 designated as housing allowance).
- The calculated contribution is \$7,150 (\$65,000 eligible pay x 11% contribution rate).
- The EBPH amount for 2019 is \$6,946.
- The required church contribution is \$7,150 (the greater of the EBPH and the 11% calculated contribution).

Example 2: A full-time pastor who will work a full year in 2019. The minister will receive \$40,000 in compensation, of which \$10,000 is designated as housing allowance.

- The eligible pay is \$40,000 (\$30,000 taxable income + \$10,000 designated as housing allowance).
- The calculated contribution is \$4,400 (\$40,000 eligible pay x 11% contribution rate).
- The EBPH amount for 2019 is \$6,946.
- The required church contribution is \$6,946 (the greater of the EBPH and the 11% calculated contribution).

Example 3: A full-time pastor who will work six months in 2019, with a start date of July 1, 2019. The minister will receive \$35,000 in compensation for the six-month period, of which \$7,500 is designated as housing allowance.

- The eligible pay from July to December is \$35,000 (\$27,500 taxable income + \$7,500 designated as housing allowance).
- The calculated contribution for the period from July to December is \$3,850 (\$35,000 eligible pay x 11% contribution rate).
- The six-month, prorated EBPH amount for 2019 is \$3,473.
- The required church contribution for the six-month period is \$3,850 (the greater of the prorated EBPH and the prorated 11% calculated contribution).

Example 4: A full-time pastor who will work six months in 2019, with a start date of July 1, 2019. The minister will receive \$20,000 in compensation for the six-month period, of which \$5,000 is designated as housing allowance.

- The eligible pay from July to December is \$20,000 (\$15,000 taxable income + \$5,000 designated as housing allowance).
- The calculated contribution for the period July to December is \$2,200 (\$20,000 eligible pay x 11% contribution rate).
- The six-month, prorated EBPH amount for 2019 is \$3,473.
- The required church contribution for the six-month period is \$3,473 (the greater of the prorated EBPH and the prorated 11% calculated contribution).

Example 5: A part-time pastor who will work a full year in 2019. The minister will receive \$45,000 in compensation, of which \$10,000 is designated as housing allowance.

- The eligible pay is \$45,000 (\$35,000 taxable income + \$10,000 designated as housing allowance).
- The calculated contribution is \$4,950 (\$45,000 eligible pay x 11% contribution rate).
- The required church contribution is \$4,950.
- EBPH is not applicable because of the part-time status.

For ministers who are provided with a parsonage

Example 1: A full-time pastor who will work a full year in 2019. The minister will receive \$50,000 in compensation and will be provided with a parsonage.

- The eligible pay is \$70,000 (\$50,000 x 140% gross up for the parsonage).
- The calculated contribution is \$7,700 (\$70,000 eligible pay x 11% contribution rate).
- The EBPH amount for 2019 is \$6,946.
- The required church contribution is \$7,700 (the greater of the EBPH and the 11% calculated contribution).

Example 2: A full-time pastor who will work a full year in 2019. The minister will receive \$40,000 in compensation and will be provided with a parsonage.

- The eligible pay is \$56,000 (\$40,000 x 140% gross up for the parsonage).
- The calculated contribution is \$6,160 (\$56,000 eligible pay x 11% contribution rate).
- The EBPH amount for 2019 is \$6,946.
- The required church contribution is \$6,946 (the greater of the EBPH and the 11% calculated contribution).

Example 3: A full-time pastor who will work six months in 2019, with a start date of July 1, 2019. The minister will receive \$25,000 in compensation for the six-month period and will be provided with a parsonage.

- The eligible pay from July to December is \$35,000 ($\$25,000 \times 140\%$ gross up for the parsonage).
- The calculated contribution is \$3,850 ($\$35,000$ eligible pay \times 11% contribution rate).
- The six-month, prorated EBPH amount for 2019 is \$3,473.
- The required church contribution is \$3,850 (the greater of the EBPH and the 11% calculated contribution).

Example 4: A full-time pastor who will work six months in 2019, with a start date of July 1, 2019. The minister will receive \$20,000 in compensation for the six-month period and will be provided with a parsonage.

- The eligible pay is \$28,000 ($\$20,000 \times 140\%$ gross up for the parsonage).
- The calculated contribution is \$3,080 ($\$28,000 \times 11\%$ contribution rate).
- The six-month, prorated EBPH amount for 2019 is \$3,473.
- The required church contribution is \$3,473 (the greater of the EBPH and the 11% calculated contribution).

Example 5: A part-time pastor who will work a full year in 2019. The minister will receive \$35,000 in compensation and will be provided with a parsonage.

- The eligible pay is \$49,000 ($\$35,000 \times 140\%$ gross up for the parsonage).
- The calculated contribution is \$5,390 ($\$49,000 \times 11\%$ contribution rate).
- The required church contribution is \$5,390.
- EBPH is not applicable because of the part-time status.

* Calculations for the above examples are based on the RCA 403(b) retirement program document. The document requires that contributions “must be at least the amount of the EBPH or 11 percent (11%) of compensation, whichever is greater”. The EBPH does not apply to part-time participants.

Complete plan document available at <http://images.rca.org/docs/bobs/403bRevised.pdf>.

RCA 403(b) Contribution Remittance to Fidelity

In 2018 Fidelity and the RCA Board of Benefits Services worked together to transition churches to online retirement contribution remittance. The online process will help improve the process of remitting contributions to your pastor's retirement account and will certainly help avoid processing errors that often happen with the paper-based remittance process.

As of August 2018, over 240 churches were set up with Fidelity's new electronic remittance platform, Simplified Contribution Platform (SCP), which has replaced the paper-based contribution remittance process.

SCP looks very much like the paper remittance form that many churches used before. After setting up the bank information, only a few clicks are needed to finish each contribution request. An automated reminder and reporting functions will help the church to stay on track of the payment schedule.

After October 1, 2018, contributions remitted with a check will be returned to the church so they can be remitted electronically. It is important that churches recognize that the payment of the contributions to your pastor's retirement account will have to be made online.

If your church is still using the paper-based process and have not registered yet, please sign up at <https://fidelityinvestments.tfaforms.net/660093>. Fidelity will set up the access and send you a user guide and tutorial video to help you configure the system.

If you have any questions about the transition, please contact Fidelity at 1-800-868-1023. If your church is using SCP and would like to provide feedback, please contact us at retirement@rca.org.

403(b) Contribution Verification and Retirement Security Form

Each year, the Board of Benefits Services reviews that your RCA ordained minister receives the right amount of contributions to his/her retirement account in accordance with the terms of the RCA 403(b) retirement program and the *Book of Church Order* call form.

The necessary information for BOBS to perform this annual review is collected as part of the annual Consistorial Report Form (CRF), through

the Retirement Security Form (RSF) sub-section of the CRF.

The RSF should be completed for each RCA ordained minister and any lay employees participating in the RCA 403(b) retirement program at your church. The information is kept confidential and only accessed by the BOBS staff.

The information BOBS needs to perform this review is:

- Total annual base salary paid to your minister, including portion designated as housing allowance, if any
- Amount of salary designated as housing allowance, if any
- Indication if parsonage was provided
- Work status: full time or part time

Once the CRF is closed, the Board of Benefits Services will review the submitted information and verify that the proper amount of church contribution was paid into your minister's RCA 403(b) retirement account. Any contribution shortfall will be communicated to the church treasurer and minister along with a request for payment.

It is extremely important that churches take the time to complete the RSF so BOBS can verify that the proper amount of retirement contributions was paid to your minister's account.

Retirement Plan Reallocation

Since 2015 the RCA Board of Benefits Services has been offering participants the option to reallocate funds from their RCA retirement plan account. This provides eligible RCA retirement plan participants an opportunity to consolidate their retirement savings into their RCA 403(b) retirement program account.

Eligibility and the amount that can be reallocated is determined by BOBS in accordance with IRS annual contribution limits, IRS regulations, and the participant's RCA related taxable earnings.

It is the intent of BOBS to continue to offer this annual option for the foreseeable future.

For more information about the RCA retirement plan reallocation, please check our FAQ at <https://www.rca.org/benefits/retirement/retirement-plan-reallocation-faq>.

Section 2

Medical and Other Insurances

Group medical insurance is available through the Reformed Benefits Association (RBA). The RBA is a nonprofit corporation established by the Reformed Church in America and the Christian Reformed Church in North America. Churches and other eligible employers may enroll in benefits through the RBA or pay for the cost of comparable coverage for eligible ministers. In 2019, the RBA will offer four medical insurance plans. Two plans, the basic plan and the consumer plan, are high-deductible plans. The premium plan is a traditional plan, and the co-pay plan is a new plan offering.

Open enrollment through the RBA will be held October 29 through November 9, 2018. Coverage for those who enroll will begin January 1, 2019. RBA will be sending information regarding open enrollment and plan details in October. More information about the RBA can be found at www.reformedbenefits.org.

When considering a severance package for a departing pastor who is enrolled in medical insurance through the RBA, please be aware that the RBA medical plan does not allow insurance continuation as part of a severance agreement. If a church wants to provide medical insurance, they must provide the pastor with a cash amount (this is considered taxable income) and the pastor must enroll in COBRA through the RBA or find an individual plan independently.

Churches are not able to reimburse a pastor for medical insurance that is purchased through a private insurance company or through the marketplace. The cost of medical insurance must be considered taxable income.

Minimum standards for medical insurance

Formulary No. 5 states, "Such insurance coverages shall meet or exceed the minimum standards stipulated by the Board of Benefits Services." The minimum standard of coverage established by the Board of Benefits Services will be met by offering coverage that approximates the consumer plan, as offered by the RBA.

The consumer plan carries a coinsurance of 80 percent, an individual deductible of \$3,000, and a family deductible of \$6,000. The maximum, in-network, out-of-pocket cost is \$6,750 for an individual and \$13,500 for a family. Coverage is 80 percent after the deductible has been met and until the out-of-pocket maximum has been reached. Once the

out-of-pocket maximum has been met, the plan covers 100 percent of eligible medical expenses.

Health savings account (HSA)

A participant in the basic or consumer plan may establish a health savings account (HSA) that can be funded with pretax dollars. This HSA can be established by the employee through a local bank or credit union. Many RCA employers contribute to the HSA accounts of their minister. **It is recommended that employers fund no more than half of the HSA annual maximum contribution for an individual or family.** An employee may also make pretax salary deduction contributions to an HSA up to the annual maximum for an individual or family. In 2019, the HSA maximums will be \$3,500 for a single person and \$7,000 for two or more persons enrolled in a qualified plan.

Those over age 55 are allowed a “catch-up” contribution of \$1,000 annually. An employee may not contribute to an HSA if he or she is over 65 years of age.

Life and long-term disability insurance

The *BCO* also requires that churches cover the premiums for group life and long-term disability (LTD) insurance for eligible RCA ministers.

RCA ministers who enroll in medical insurance through the RBA will also be enrolled in the RBA basic life plan. Participants in the RBA can enroll in supplementary life insurance plans offered through the RBA.

Eligible RCA ministers who work a minimum of 17.5 hours per week will be enrolled in the LTD insurance program administered by BOBS. In addition, RCA ministers who are not enrolled in life insurance through the RBA and who work a minimum of 17.5 hours per week will be enrolled in the group life insurance plan administered by BOBS. Eligible participants will have the opportunity to enroll in supplemental life plans through the Board of Benefits Services open enrollment period from November 12 through November 30, 2018.

Part-time ministers who regularly work a minimum of 17.5 hours and no more than 29 hours per week may be exempt from participating in the insurance programs, as stated in the *BCO*. To apply for an exemption from providing insurance coverage to a minister serving a church in a part-time capacity (as defined by the Board of Benefits Services), a waiver of insurance form must be completed and submitted to BOBS. The waiver is available by contacting BOBS and must be signed by the eligible minister, the consistory, and supervising classis. Ministers who

work 30 hours per week or more are not eligible to be exempt from benefits.

Effective May 1, 2016, BOBS was able to expand the coverage for ministers who are enrolled in group life and LTD insurance through BOBS. Ministers without charge can continue to be covered by group life and LTD insurance for three months after an assignment. The most recent church a minister without charge served will need to pay the premium for these extended periods. Life insurance, for those enrolled through the RBA, requires that a member is actively working, so life insurance terminates as of the last day worked. Upon termination, members do have the opportunity to port/convert their policy with Reliance. Options for conversion or porting a policy is communicated in a letter from the RBA to the terminated staff.

More information about the life and LTD insurance programs offered through the Board of Benefits Services can be found at www.rca.org/ltd-and-group-life. You will also find information about 2019 insurance rates, beneficiary designation, and payment options on this page.

Per Internal Revenue Code Section 79, employer-paid group life insurance may generate taxable, imputed income. More information is available on the RCA benefits webpage (www.rca.org/benefits).

Section 3

Definition of Part Time

Amendments to Formulary No. 5 and other parts of the *BCO* were proposed to the 2016 General Synod, and that synod adopted them (see *MGS 2016*, pp. 264–266). Following approval by the required number of classes, they were declared effective by the 2017 General Synod (see *MGS 2017*, p. 42). The amendments provide greater consistency between the requirements of the *BCO* regarding insurance benefits and what is available through third-party insurers.

Similar to the requirement that BOBS set the minimum standard for medical insurance for ministers, these amendments require BOBS to define part-time employment.

Because different vendors have varying eligibility requirements, the definition of part time will vary based on the product.

For life and LTD insurance purchased through the Board of Benefits Services, effective January 1, 2018, part time is defined as those working a minimum of 17.5 hours but not more than 29 hours per week.

A definition of part time for the RCA 403(b) retirement program is not needed because consistories are required to make contributions for all ministers serving the church under call or contract.

If insurance is obtained through the RBA, its terms of participation require that any insured member must work a minimum of 20 hours per week to be enrolled in medical, dental, and vision insurance. For further clarification, contact the RBA.

For life, LTD, and medical insurance, full time is defined as anyone working a minimum of 30 hours per week or more.

Section 4

Employee Assistance Program

The Board of Benefits Services has contracted with Pine Rest Christian Mental Health Services to provide free confidential Christian counseling services to eligible RCA pastors, retirees, denominational staff (including RCA missionaries), and their immediate family members. This service has been available since March 1, 2018.

In any given year, up to three visits per issue are provided through an outpatient clinic in your area or an online telehealth session. Also available is access to an online library containing articles about health, wellness, financial, tax, and legal matters; videos; forms calculators; and assessments.

Pine Rest's Employee Assistance Program is available 24 hours a day, seven days a week. The phone number is 833-244-2490.

Section 5

Participating in Social Security

The General Synod of 1996 directed the general secretary to inform newly ordained ministers that it is their responsibility to fully participate in the Social Security system (R-8, 305). The report from the 2016 General Synod states the following reasons for not opting out:

- The Reformed tradition views government as a necessary means by which order is preserved.
- Citizens exercise their duty and responsibility to the magistrate and thus to one another by, among other things, paying their taxes. (See John Calvin's *Institutes of the Christian Religion*, Volume II, Book IV, pp. 267-306, passim.)
- Those who would offer a conscientious objection to public insurance need to deal with the reality that, in modern society, the care of widows, orphans, and the elderly depends on established government programs.
- A minister of Calvinist persuasion will, it would seem, face a very difficult assignment if he or she is called before the IRS to give an account of his or her specific "religious considerations."
- If your opt-out decision was challenged by the IRS, no one in the official denominational structure will be able to support your view.
- RCA long-term disability and retirement savings rates are determined assuming your full participation in the Social Security system.

Section 6

Treasurer's Frequently Asked Questions

1. Who does what: BOBS or Fidelity? Who should I contact if I need assistance?

The RCA Board of Benefits Services is the administrator of the RCA retirement plan and the RCA 403(b) retirement program. Fidelity is the custodian and record keeper of our plans.

We advise treasurers to contact BOBS first for assistance, unless they are experiencing an issue related to use of Fidelity's PSW service or Simplified Contribution Remittance Platform (SCP) for remitting contributions. This includes any requests for forms and the submission of forms.

2. What needs to be done when a lay employee who is a participant in the RCA 403(b) retirement program terminates employment or retires?

The treasurer should send BOBS a letter on church letterhead, indicating the name of the employee who is terminating and the date of termination or retirement.

3. How are contributions handled for a pastor being shared by two churches?

When a minister is serving in more than one church, the churches must decide which church will remit the contributions on behalf of the minister to Fidelity. One church will need to remit the contributions for both churches and seek reimbursement from the other church.

The division code for the remitting church will be documented in the minister's Fidelity record.

4. Our treasurer or the person responsible for RCA 403(b) retirement program contributions is changing. What do we need to do?

When there is a change in contact person at your church, notify BOBS of the change and provide us with new contact information. BOBS will update our records and Fidelity's records.

Simply send an email to retirement@rca.org stating that there has been a change and list the new person's name, phone number, and email address.

It is important to advise BOBS as soon as possible, especially if the departing treasurer was set up to remit retirement contributions online to Fidelity. Also, it is important that benefits other than retirement, i.e. group life insurance and LTD insurance, continue to be paid timely in order to avoid an interruption of insurance coverage.

If you have other questions not addressed in this section, please send them to us at retirement@rca.org and we will make sure to include in next year's FAQ.

Section 7

Preparing to Retire

Retirement is an exciting event. To help remove some of the anxiety from this transition, we offer some information and resources to help you through our administrative process and insights into other things that may need to be considered.

As an RCA minister of Word and sacrament, your first step toward retirement is to notify your classis and have your classis declare you officially retired (using the Blue Form). Once your retirement date

has been approved by classis, the clerk will send out notice of your upcoming retirement. We also encourage you to notify our office so that we can send you the forms and information you will need as you plan your financial future. Note that all forms come from and are returned to the BOBS office for processing.

A few items to consider when making your plans:

- Determine the amount you may need to withdraw as a lump sum for immediate needs.
- Budget for the time after you retire to determine how much income you will need from your retirement account(s) on an ongoing monthly, quarterly, or annual basis. While the amount you elect can be changed, you need to start somewhere.

Some helpful resources:

- Take advantage of the Fidelity retirement planning tools found on NetBenefits by accessing your account online at www.netbenefits.com/atwork.
- Connect with a Fidelity retirement planning consultant by calling 800-343-0860.
- Consult your financial planner. It is important to note that all funds rolled out of the RCA 403(b) retirement program may not fall under the auspices of the housing allowance letter provided by the Board of Benefits Services, which states that distributions from the RCA retirement plans may be declared as housing allowance.

The following is an outline of a participant's distribution options under each RCA plan when a participant has accumulated retirement savings.

RCA retirement plan

- Purchase a life annuity.
- Request systematic withdrawals (monthly, quarterly, or annually), with the amount determined by the participant and paid out over a minimum of ten years.
- Annually request a 5 percent lump sum upon reaching the age of 59 ½.
- Request a one-time, 10 percent lump sum, for the purpose of buying a primary residence upon reaching age 59 ½.

There are no IRS-required minimum distributions under this plan.

RCA 403(b) retirement program

- Purchase a life annuity.
- Request systematic withdrawals (monthly, quarterly, or annually),

with the amount determined by the participant and paid out over a minimum of ten years.

- Before distributions begin, request a one-time 25 percent lump sum of employer contributions available at the time of retirement.

The IRS requires minimum distributions upon reaching age 70 ½.

Frequently asked questions

1. When may I begin distributing funds from my RCA retirement plan account and/or RCA 403(b) account?

Upon reaching age 59 ½, lump sum distributions are available from each plan. Upon reaching age 60, a participant may request to be declared retired by his or her classis. Once you are declared retired, you are eligible to begin systematic (monthly, quarterly, or annually) distributions from either or both plans.

2. Who do I contact for information and forms for distribution at age 59 ½ and upon retirement?

The RCA Board of Benefits Services is the administrator for the RCA retirement plan and 403(b) retirement program. All forms can be requested from our office and are available online at www.rca.org/benefits/retirement.

Contact Fidelity directly for loans and minimum required distributions (MRDs).

3. From which plan should I begin taking distributions first?

That is entirely up to you. Upon retirement, you may begin taking distributions from either or both plans. The RCA retirement plan is a non-qualified, deferred compensation plan; as such, it cannot be rolled over and is not subject to the MRD requirements.

The RCA 403(b) retirement program is a qualified plan; as such, it is eligible for rollovers (with some restrictions) and has a minimum required distribution upon reaching the age of 70 ½.

4. May I purchase an annuity with either or both plans?

Yes. Purchasing a life annuity requires you to find an annuity product that must be approved by the Board of Benefits Services. Contact BOBS for more details about the process to purchase an annuity.

5. What happens to my account(s) if I die?

The disposition of your retirement plan account(s) is done

according to your wishes, per your beneficiary form. If you are married, by default, your spouse is your primary beneficiary at 100 percent. If you wish to name another beneficiary, you must complete the spousal consent form with your spouse's notarized signature. Upon your death, a spousal beneficiary has two options:

1. Join the plan. In this case, a spousal beneficiary account will be opened in his or her name and the assets from your account will be transferred to his or her beneficiary account. The spousal beneficiary will have all the same rights and privileges, except for the housing allowance.
2. The spousal beneficiary may receive a full payout. A non-spousal beneficiary can receive a full payout or elect to receive the benefits over a period of years.

Please be sure you have completed a beneficiary form for both plans and have them on file. These can be completed and updated by accessing your account online at www.netbenefits.com/atwork.

Contact the Board of Benefits Services with your questions or to schedule a discussion (retirement@rca.org).

Section 8

Contact Information and Resources

RCA retirement program

Thos Shipley, retirement program plan administrator: 212-870-3086;
tshipley@rca.org

RCA life insurance and long-term disability insurance plans

Cineca Anthony, life and LTD administrator: 866-221-5480;
retirement@rca.org

RCA 403(b) correction, reallocation, and special projects

Feifei Liu, benefit actuarial analyst: 212-870-3244; feifeiliu@rca.org

Retiree chaplains and assistance program

Mornier Rich, coordinator of retiree chaplains program: 212-870-324;
mrich@rca.org

All other questions

Claude Bussi eres, manager of retirement services: 212-870-2892;
cbussieres@rca.org

Executive director of benefits services

Kelly Oliveira: 616-541-0869; koliveira@rca.org

For participant address changes, visit www.rca.org/addresschange.

Mailing address

Board of Benefits Services
475 Riverside Drive, Suite 1606
New York, NY 10115

Fax: 212-870-2401

When faxing an important document, confirm receipt by also emailing us at retirement@rca.org.

Fidelity Investments

Register and login: www.netbenefits.com/atwork or 800-343-0860

Reformed Benefits Association (RBA)

benefits@reformedbenefits.org or 800-701-8992

BOBS website

www.rca.org/benefits has several resources available for churches and pastors. A few of those resources are listed below.

- **Life and LTD insurance plans for RCA ministers:** Premium calculator, imputed income calculator, highlights of benefits www.rca.org/ltd-and-group-life
- **RCA 403(b) retirement program:** Plan document, tax limitations, distribution forms, summary of investment performance www.rca.org/rca403bretirementprogram
- **RCA retirement plan:** Plan document, reallocation FAQ www.rca.org/rcaretirementplan
- **Information for treasurers:** RCA 403(b) retirement program contribution calculator, summary of benefits for RCA ministers (**Annual Insurance and Retirement Benefits Information Guide**), adoption agreement www.rca.org/treasurers
- **Privacy policy:** The benefits page of the RCA website contains the Board of Benefits Services privacy notice. The notice spells out the information we may collect, information we may disclose, to whom we might disclose the information, how to opt out, and our policy

regarding confidentiality and security. For more information, visit www.rca.org/benefits.

- **Other information:** Housing allowance letter, change of address form, etc.

