GIVING SPIRITUALLY, FINANCIALLY
MINISTERS AND MATES BREAKFAST
MONDAY, JULY 15, 2013, 7 a.m.
Peabody Hotel Orlando
(ticket required)

Rev. Dr. Katie Hays, Senior Minister
Northwest Christian Church
Tickets are $10 per person and may be purchased online at www.disciples.org.

Rev. Dr. Katie Hays serves Northwest Christian Church (Disciples of Christ) in Arlington, Texas. She has been in congregational ministry for 19 years, serving churches in Alabama, New York, Georgia and Texas. Hays is on the founding Standing Committee for the Christian Church (Disciples of Christ) Center for Faith and Giving. She holds the M.Div. from Yale Divinity School and a Doctorate of Ministry from Princeton Theological Seminary.

Hays and her husband, Rev. Lance Pape, spent 11 years in co-ministry, with Pape now serving as assistant professor of homiletics at Brite Divinity School. They have two children, Lydia and Jack.

SATURDAY, JULY 13, 2013
7 p.m.
13th Check Offering
Opening Evening Service

SUNDAY, JULY 14, 2013
10:45 a.m. - Noon
Sustaining Clergy in Local Church Ministry
Room TBD

Join us on Sunday to learn the results of the Disciples of Christ clergy survey, Flourishing in Ministry, conducted by Notre Dame University through a grant provided by Lilly Endowment. Discover the implications for local congregations and best practices for equipping and sustaining pastors for effective local church ministry.

MONDAY, JULY 15, 2013
7 a.m.
Ministers and Mates Breakfast -
Rev. Dr. Katie Hays
(see above information/ticket required)

TUESDAY, JULY 16, 2013
7 a.m.
Retiree Breakfast
(by invitation only)
Room TBD

9:45 to 11:15 a.m.
Best Employment Practices for Churches
Room TBD

This seminar will help clergy and lay leaders define employment best practices for compensation and benefits.

Pension Fund
of the Christian Church
strong. smart. secure.
PRESIDENT’S MESSAGE
The Pension Plan: Are you missing out?

A Christmas Gift to Yourself and Those You Love

A SEASON FOR GIVING

TREASURER’S CORNER

WHAT YOU NEED TO KNOW
Out with the old, in with the new

TECHNOLOGY UPDATE

W-4P Forms Needed

MEMBER SPOTLIGHT
Michael Karunas, Decatur, Illinois

HEALTH & WELLNESS
Take advantage of the hearing aid discount program

IN MEMORIAM

REMEMBERING THE GIFTS

Health Care Reform: Part II

Giving:
Pension Fund shows how you can give to yourself and to the Church.
I have written on a number of occasions that the Pension Plan is one of the most successful and financially strong retirement programs in the country. An article in a recent edition of Pension and Investment Age, a trade magazine for the pension industry, indicated only three of the 100 largest pension plans had assets in excess of pension liabilities. The average funding level was about 74%, and that is following more than two years of solid financial recovery! As of September 30, Pension Fund stood at approximately 120% funding.

The report from Chief Financial Officer Duncan Draper in this issue of The Bridge reflects our strong funding position and solid investment performance in 2012. Whether this will translate into an opportunity for a special apportionment next year remains to be seen. Regardless, you can take comfort in knowing Pension Fund is financially sound and ready to serve. And, we are investing in technology and people to serve you better. I am enthusiastic about the future of Pension Fund and those we are privileged to serve through our various programs.

In years past, 90% of clergy participated in the Pension Plan. Changes in our society, economy and congregations have resulted in lower participation than in the past. Given the success of the Pension Plan and its financial benefit for those who participate, I find myself wondering why Pension Plan enrollment isn’t higher. Why would a pastor not want to be in the Pension Plan? Why would a congregation not want to provide such a benefit for their pastor(s) and lay employees?

For many companies and employees, the market has shifted away from pension plans to what are called defined contribution (DC) retirement savings plans. Defined contribution plans were marketed as providing the employee with control over investment decisions, opportunity for good market returns, portability, and a pool of assets that can be transferred to heirs. Employers received direct benefit from offering defined contribution plans, as they were able to transfer risk from the employer to the employee. And in many cases, employers actually were able to reduce their total cost for employee benefits.

To be fair, defined contribution programs, including our own Tax-Deferred Retirement Account (TDRA), have some obvious benefits. They are balance funds, meaning that one can see the value of their fund. In addition,

**Key Takeaways:**
- As of September 30, Pension Fund stood at approximately 120% funding.
- The Pension Plan provides benefits that cannot be outlived.
- The TDRA is a strong supplement to any existing pension plan.
defined contribution programs provide immediately vested assets for the benefit of the account holder and, therefore, they are portable, or can be moved from one employer to another. Finally, with a defined contribution plan, a participant can generally tailor investments within the program to his or her own risk tolerance and performance objectives.

But defined contribution plans often have a downside. Because they are balance accounts rather than a pension annuity, if a person does not save enough or if he or she lives longer, available assets can run out before death. Second, if funds are withdrawn for personal emergencies, the likelihood of outliving assets increases significantly. Finally, if a person makes poor investment decisions or if the investment markets fall dramatically or near the time funds are needed, the person may not have enough time to recover value to a level with which to retire. Most of us are not particularly good investors, and the lack of investment discipline in turbulent markets also exacerbates poor outcomes.

A better strategy is to participate in one of the best pension plans around, with immediate vesting privileges for clergy and only a two-year vesting period for lay employees. The Pension Plan provides benefits that cannot be outlived, for the participant and/or covered spouse. It offers extraordinary death benefits for dependent family, as well as disability coverage. If you participate in the Pension Plan, you and your employer have made a wise decision. If not, enroll as soon as you can. Do it for your family. Do it for your church. Do it for yourself!

And while you are at it, why not also sign up for a Tax-Deferred Retirement Account to supplement the Pension Plan? In doing so, you will have the best of both: retirement benefits you cannot outlive and retirement resources that you can use and pass on to heirs.

If you think this is a sales pitch, you would be correct. But, more than that, it is a personal plea to your employer to provide the kind of benefits that will best honor your service to the church in times of particular need, and with a plan that is one of the strongest in existence.

James P. Hamlett
President
jhamlett@pensionfund.org
Here in Oklahoma, we are settling into winter. And with that, our thoughts turn to Christmas and the acts of gratitude and giving.

This year, I invite you to add yourself to your Christmas gift list! You might be saying to yourself, “Why in the world would I do that when I have so many other people on my gift list? This seems amazingly selfish.”

Hang in there with me…

Give the gift of a contribution to a Tax-Deferred Retirement Account (TDRA) or a Roth IRA! When you make a gift to your retirement savings, you are providing a present for the ones you love and who love you. How? By preparing for retirement, you free your loved ones from worry.

Whether they talk about it or not, our spouses, children, family and close friends think about what it will be like to care for us in our later years. Don’t leave them dangling out there in their worries. Talk to them about your plans and make a regular gift to your account. If you don’t have an account, Pension Fund can guide you through the process.

We have an only daughter who has shared with us, more than once, how grateful she is that we are actively saving for retirement and making plans for how and where we will spend those years. It gives her comfort to know that the three of us are in this together. She sees it as a gift we are giving her.

A gift to your TDRA can be made through a salary contribution agreement that is completed with your employer. (The form can be found on the Pension Fund website, www.pensionfund.org, by clicking on

**Key Takeaways:**
- A contribution toward retirement is a great gift to yourself.
- TDRA contributions are made pre-tax.
- A gift to a Roth IRA is an after-tax contribution.
Program Resources, TDRA.) The amount you wish to contribute to your account is agreed upon in this document and can be a one-time payment or an ongoing amount that is taken out of each paycheck. These TDRA contributions are made pre-tax and, as such, lower the amount of income declared on your taxes.

A gift to a Roth IRA is an after-tax contribution. The earnings in this account will grow tax-free and are available for withdrawal in retirement without any tax obligation. Contributions to this account can be received by Pension Fund as late as April 15, 2013 for credit on your 2012 taxes. (The form can be found at www.pensionfund.org under the Roth IRA category of Program Resources.)

I know you are probably thinking money is tight at this time of year, and you don’t see how you can make such a contribution. But as the Nike slogan says, “Just do it!” Many of the best things we do are difficult, but the outcome is often much better than we expected. The amount you contribute doesn’t have to be a lot – just start the habit. Your gift will live for years to come and provide peace of mind to you and your loved ones.

Now, get going. Fill out the form. Talk to your employer. Call Pension Fund. And then mark this very important gift off your to-do list and feel good about what you have done!

Connie Inglish
Director of Employer Services
cinglish@pensionfund.org
In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said, “It is more blessed to give than to receive.” (Acts 20:35)

When I visit our retirees, I tell them I am truly blessed to have one of the most joyful ministries in our Church. With every visit I make, I am filled with awe and wonder at the strength, love and courage I encounter in the lives and stories of those who have served before us and continue to mentor us. Some of these servants come from the “Greatest Generation,” and they continue to be an example for us today.

In his book, The Greatest Generation, Tom Brokaw talks about the challenges of Americans born in the 1920s. He tells how they experienced the Great Depression and World War II in their young years … how they knew hardship. A college education was rare for many. Those who did graduate from college, however, played a historic role in the advances in American society. The same was true of those who went into Disciples seminaries and became leaders in the Church. Many of those who are now retired servants of the Church, throughout the generations, have served and given sacrificially to further God’s realm during their careers and in retirement.

As we visited some of our retirees in 2012, we were again reminded of the generosity that surrounds us. These retirees are regular givers to Ministerial Relief and Assistance. Many indicated they donate to the different appeals because they believe these great causes help so many. They said if there were a way to give regularly out of their pensions, they would gladly do so. I explained that a way to give regularly is already in place.

This holiday season, live out – in word and in deed – that “It is more blessed to give than to receive.” To give to Ministerial Relief and Assistance out of your pension on a regular basis, all you need to do is send a letter (with your signature) instructing us to take out a given amount from your pension every month. We can do this for any set amount of time. You can direct your giving to an area you are passionate about, or ask that it be unrestricted to be used for the greatest need at that point in time.

We hope you will join others – from the Greatest Generation and beyond – in showing your compassion and love for your brothers and sisters in Christ. Give to Ministerial Relief and Assistance today.

Shalom,

Rev. Ruth Chavez Wallace
Vice President for Development
ruthw@pensionfund.org
Pension Fund net assets available for benefits as of September 30, 2012 were $2,650,144,076. This represents an increase of 8.4% since year-end 2011 and a 12.9% improvement compared to September 30, 2011. The Pension Plan remains fully funded and within the guidelines as set forth by policy. Pension Fund’s year-to-date investment performance is 11.9% through September, which exceeds the benchmark against which we measure our performance.

We occasionally receive calls or letters from members asking about our interest rates for the Tax-Deferred Retirement (TDRA) and Benefit Accumulation (BA) accounts and, more recently, the Roth IRA accounts. Frequently, these questions are posed with the underlying assumption that our rates are not competitive. I would like to explain what differentiates our retirement savings plans and how we arrive at the interest rates we provide.

Pension Fund retirement and savings programs offer guaranteed interest rates for one quarter, or three months from their announcement dates, which typically follow our Board of Directors meetings. Interest rates are, therefore, guaranteed for a quarter in advance and follow the calendar year. These programs are designed to meet two primary objectives.

The first objective is to preserve the principal you contribute to these accounts. This places risk on Pension Fund when the investment markets are in decline. As in 2007 and 2008, achieving this objective ensured that our members did not lose a penny of their contributions. Many of those in market-based programs realized anywhere from 25-40% declines in their account balances.

The second objective is to offer a fair return that provides growth for our members’ retirement programs. Using the same example, when so many were experiencing significant declines in their life’s savings, Pension Fund continued to pay interest of 3% on members’ account balances. Accomplishing this objective requires Pension Fund to build sufficient reserves so these programs can survive the ups and downs of the investment world. For example, when the investment markets are going strong (as they have been in 2012), Pension Fund will set aside some surplus earnings to build the reserves for the next down cycle.

Another major component of Pension Fund’s retirement savings strategy is good experience credits. Each of the three programs mentioned (TDRA, BA, Roth IRA) are eligible to earn an additional benefit. Each year, based on the available reserves, the Board of Directors considers whether sufficient reserves are available to authorize an additional payment to members’ accounts. In 2011, Pension Fund provided an additional one-time credit of 1.8% for TDRA account holders and 1.7% for BA account holders based on their average balances held in the accounts during 2010. As you can imagine, this added nicely to the total return of the retirement savings programs.

Pension Fund is aware of the options available to our members for investing their savings. We constantly

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Key Takeaways:
- Pension Fund’s year-to-date investment performance is 11.9% through September.
- Good experience credits are a major component of our retirement savings strategy.
- Our focus is on long-term value.

… no one has ever lost money invested or saved with us.
**WHAT YOU NEED TO KNOW**

**Out with the old, in with the new**

Following are some tax preparation tips and general financial news as you wind down 2012 and prepare for the new year.

**Tax Forms** – All pensioners will be sent 1099-R forms in January. These forms report the amount of pension paid in 2012. Upon legal advice, the total pension paid is reported in Box 1. When preparing the tax return, retired ministers who requested housing allowance in 2012 must first account for actual housing expenses. If the amount designated is greater than the amount spent for housing, the actual expenses are subtracted from the total pension paid and the remaining amount (the taxable portion) is reported on line 16b of the 1040 form.

In addition, all persons who received distributions from Tax-Deferred Retirement Accounts (TDRAs) or Individual Retirement Accounts (IRAs) in 2012 will receive 1099 forms indicating the amount withdrawn and the amount withheld for income taxes.

**2013 Parsonage Allowances** – Every employing congregation or church-related organization should designate and record the 2013 parsonage allowances of all employed clergy. Even those clergy who live in church-owned parsonages may have parsonage allowances to cover expenses such as utilities and home furnishings, if paid for or provided by the minister. This action must be recorded in advance each year by minutes, resolution or budget proceedings.

**Retirees’ Parsonage Allowances** – Unless instructed otherwise, the Board of Pension Fund of the Christian Church (Disciples of Christ) has designated three-fifths (60%) of the pension paid to a retired, ordained pensioner as a parsonage allowance for 2013. For those who requested otherwise, a specified parsonage allowance of up to 100% of the pension has been designated by the Board. Housing allowance confirmation letters have been mailed.

**2013 Social Security** – The Social Security tax rate in 2013 is 7.65% for both employee and employer. Since, by law, church employers cannot pay the employer portion nor withhold the employee portion of Social Security for ordained ministers, clergy must pay the Social Security tax at the self-employed rate. The self-employed rate is 15.3%.

The maximum taxable wage base, including parsonage and parsonage allowance, will increase to $113,700 in 2013. Persons earning more than $113,700 in 2013 will pay the Medicare hospital insurance tax (1.45% for both employers and employees) on earnings above $113,700. Because ministers are treated as self-employed for Social Security purposes, this means an additional 2.9% on earnings above the $113,700 level.

**Retirement Earnings** – The retirement earnings test exempt amount will increase from $38,880 to $40,080 for the year in which an individual attains his/her normal retirement age. The test applies only to earnings for months prior to reaching the normal retirement age. One dollar ($1) in benefits will be withheld for every $3 in earnings above the limit, and no limit on earnings will be imposed beginning in the month the individual attains the normal retirement age. For retirees under the normal retirement age, the retirement earnings test exempt amount will also increase from $14,640 to $15,120, with $1 withheld for every $2 in earnings above the limit. Individuals who are at or above the normal retirement age have no earnings test requirements.

**Mileage Rate** – As of this writing, the IRS has not announced the 2013 mileage rates. Currently, the standard mileage rate is 55.5 cents per mile, and the mileage rate for medical and moving expenses is 23 cents per mile. The standard mileage rate is applicable to all business miles for cars that are not fully depreciated. The standard rate for charitable use is set by statute and remains at 14 cents per mile. For updates on the mileage rates, please visit the Resources section of Pension Fund’s website, www.pensionfund.org, or visit www.irs.gov.
monitor what the banks offer on their savings programs and certificates of deposit (CDs), while also monitoring the brokerage or investment companies that offer mutual funds, money market programs and other related retirement programs. Measuring who has the best programs can be done in different ways, but in reality, it comes down to an individual’s specific needs. Our focus is on long-term value. As such, we are less inclined to overreact to short-term gains and losses and, instead, constantly focus on the needs of someone planning for retirement. Our track record gives us confidence we are on the right path.

In summary, two main questions should be asked when inquiring about interest rates and returns on a specific retirement program. What is the risk of losing my investment, and can I expect a fair return on my investment?

We are proud of our track record and especially the fact that in the history of Pension Fund savings programs – more than 80 years – no one has ever lost money invested or saved with us. Instead, they earned interest that enhanced their balances and provided income in their retirement.

Thank you. As always, please feel free to send questions or comments my way. ☺

Duncan Draper
Vice President and
Chief Financial Officer
dgdraper@pensionfund.org

W-4P FORMS NEEDED

In October, Pension Fund mailed W-4P forms to all persons who are receiving pensions and annuities as well as monthly distributions from Tax-Deferred Retirement Accounts (TDRAs) or Individual Retirement Accounts (IRAs). These forms provide Pension Fund with updated tax withholding information. If you do not send in the form to Pension Fund by December 17, the default withholding will be applied to all your monthly payments from Pension Fund effective January 1, 2013. If you have lost or misplaced the W-4P form, you can download a new one from the Pension Fund website, www.pensionfund.org, by clicking on Resources, Program Resources and then Tax Withholding. ☺

Key Takeaways:
- W-4P forms were mailed in October.
- The default withholding will be applied to monthly payments in 2013 unless you specify otherwise by December 17.

BelieveIT is a big step in our promise to be Strong. Smart. Secure. Stay tuned to The Bridge and www.pensionfund.org for more information. ☺
Eight years ago, when Michael Karunas became a member of Pension Fund, he and Amy Zietlow had been married for five years. Getting started on retirement planning was the last thing on his mind, but wise church leaders and mentors enrolled him in the Pension Plan. That step started him on the path toward life-long financial stability.

In 1998, with a Master’s of Divinity from University of Chicago and newly ordained, Michael answered the call to First Christian Church, Centralia, Ill. When the congregation entered into its annual stewardship campaign, Michael reflected on his role in leadership and made the personal decision to tithe. He was ready to invite congregants to do so as well.

From that moment on, Michael decided he would manage his resources by living below his means so he could save, tithe and meet the regular and unexpected expenses of life. He took to heart that as a minister, he served as a role model to others.

“You can’t stand up and talk about money if you’re not leading the pack,” he said.

Looking back, Michael says several pastor mentors he met early in his ministry influenced and shaped his understanding of money. Marilyn Spry taught him that the congregation would have the responsibility of paying his Pension Fund dues so that he would be prepared for retirement many years later. Former and current Pension Fund staff, including former president Art Hanna, have embodied trust over the years and advocated for the very things about which Michael is passionate. He believes a person should start good financial practices early, including having the discipline to save regularly, living a lifestyle that lets you save, investing for the long term – and having a generous approach to giving. That’s Strong. Smart. Secure.

Today, he and Amy continue their approach to managing their money, and they are teaching it to their children. Whether it is driving a nine-year-old car or being intentional about not financing purchases unless absolutely necessary, their decisions about lifestyle reflect their belief that the smartest approach to life and money is a balanced approach. This balanced approach has allowed them to continue to save for retirement as well as save for college for their three children.

“We keep in mind that just because we can afford a purchase doesn’t mean we should afford it,” he said. When he is looking for inspiration, he turns to I Corinthians 10:23: “I have the right to do anything, but not everything is constructive.”

As a result of his approach to money, this young pastor states with confidence that his young family is living very comfortably and they just aren’t anxious about life.

Today, Michael is senior minister at Central Christian Church, Decatur, Ill. Outside of his pastoral duties, he runs eight miles a day to prepare for Race through the Woods, a competition that sends runners along a trail through water, across prairie, among trees, and up and down hills in central Illinois for 30 miles. This is endurance running in extreme conditions!

In many ways, Michael’s endurance running is a great parallel to money management. It’s about fiscal endurance, and sometimes in extreme conditions that range from personal loss to a national economic crisis. But regardless, Pension Fund is there, carefully managing the retirement savings of Michael and others who give their lives to service in the Church. ☺
At VSP® Vision Care, we care about the overall health of our members, and we’re committed to helping them experience life to the fullest.

Like vision loss, hearing loss can have a huge impact on both workplace productivity and home life. In fact, the largest hearing impaired group in the United States is comprised of those under the age of 65 – many of whom are still in the workforce and leading active lives. With the average cost of a pair of hearing aids topping $5,000, it’s no wonder that 70% of the more than 30 million Americans who need hearing aids don’t have them because they can’t afford them.

Discounts on Hearing Aids through TruHearing® – TruHearing is offering all VSP members and their covered dependents free access ($108 value) to the TruHearing MemberPlus® Program* to enjoy deep discounts on some of the most popular digital hearing aids on the market.

The TruHearing MemberPlus Program includes:
• Savings of up to 50%** on hearing aids
• Yearly comprehensive hearing exams for $75
• Three visits with a hearing professional after purchase (fitting, programming and/or adjustments)
• Manufacturer’s coverage for a one-time loss or damage for three years (replacement fee paid to manufacturer)
• Three-year repair warranty
• 48 batteries per purchased hearing aid

VSP members may also add up to four guest members (parents, grandparents, siblings) for a VSP-exclusive rate of $71 each.

Best of all, if a member already has a hearing aid benefit from a health plan or employer, he or she can combine it with this program to maximize the benefit and reduce the out-of-pocket expense.

TruHearing Discounts: Simple as 1-2-3!

Taking advantage of the TruHearing discounts is easy.

All a VSP member has to do is:
1 Sign up at vsp.truhearing.com and choose whether to enroll dependents and guest members as well.
2 Call TruHearing at 877.396.7194 to schedule an appointment.
3 Visit hearing aid center, receive exam, and purchase discounted aids.

That’s it! All transactions are between the VSP member and TruHearing.

Learn more about this VSP member offer at vsp.truhearing.com.

*Through December 15, 2013
**Savings over national average retail prices; vary based on hearing aid model purchased

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<td>Rita Sutt Raymond</td>
<td>Montezuma, IN</td>
<td>March 23, 2012</td>
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<td>Glenn E. Riddell Jr</td>
<td>Eureka, IL</td>
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<td>Robert M. Rowley Sr</td>
<td>Indianapolis, IN</td>
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<td>Ella Jane B. Russell</td>
<td>Richmond, TX</td>
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<td>Joseph J. Samuels</td>
<td>Blanchard, OK</td>
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<td>Robert Schultz</td>
<td>Ogden, IA</td>
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<td>Don W. Shelton</td>
<td>Bakersfield, CA</td>
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<td>Wesley A. Shultz</td>
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<td>Richard D. Skooglund</td>
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<td>William B. Smith</td>
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<td>Dorothy L. Spencer</td>
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<td>Sarah J. Spencer</td>
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<td>Herbert W. Sprows</td>
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<td>Dena J. Stapp</td>
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<td>George R. Steinmetz</td>
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<td>Billy C. Stephens</td>
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<td>Ralph E. Stone</td>
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<td>James G. Stroup</td>
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<td>Helen D. Stumpe</td>
<td>Maryville, IL</td>
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<td>Charles H. Swift, Jr.</td>
<td>Redlands, CA</td>
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<td>Gerald R. Thomas</td>
<td>Madison Heights, VA</td>
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<td>Ethel L. Todd</td>
<td>Perry, MO</td>
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<td>Victoria L. Tumey</td>
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<td>Wilma R. Ulrich</td>
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<td>E. Wesley Veatch</td>
<td>Seal Beach, CA</td>
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<td>Walter Thomas Walmsley</td>
<td>Corvallis, OR</td>
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<td>Wayne R. Ward, Jr.</td>
<td>Pueblo, CO</td>
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<td>Ruth S. Wassenich</td>
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<td>Ceville M. White</td>
<td>Arlington, TX</td>
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<td>Raymond C. White</td>
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<td>Billy N. Williams</td>
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<td>Dagsboro, DE</td>
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<td>Nancy F. Wismar</td>
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<td>Allen L. Zimbelman</td>
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<td>Alberta P. Bailey</td>
<td>Saint Louis, MO</td>
<td>June 13, 2012</td>
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<tr>
<td>Justyne J. Banks</td>
<td>Seguin, TX</td>
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<td>Patricia A. Berry</td>
<td>Louisville, OH</td>
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<td>Betty J. Bethune</td>
<td>Garland, TX</td>
<td>April 3, 2012</td>
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<tr>
<td>I. Paul Brown, Jr.</td>
<td>Germanton, NC</td>
<td>March 31, 2012</td>
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<tr>
<td>Dulcie F. Burhenn</td>
<td>Brenham, TX</td>
<td>April 11, 2012</td>
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<td>Iwilda P. Calhoun</td>
<td>Montgomery, TX</td>
<td>April 7, 2012</td>
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<tr>
<td>Rosemary L. Conner-Hardy</td>
<td>Wichita, KS</td>
<td>January 6, 2012</td>
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<tr>
<td>Marvin Creech</td>
<td>Wilson, NC</td>
<td>June 19, 2011</td>
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<tr>
<td>Helen E. Johnson</td>
<td>Ft Worth, TX</td>
<td>June 22, 2012</td>
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<tr>
<td>Dennise D. Kellem</td>
<td>Pittsburgh, PA</td>
<td>April 28, 2011</td>
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<tr>
<td>Shirley M. Kuykendall</td>
<td>Yamhill, OR</td>
<td>July 6, 2012</td>
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<tr>
<td>Mildred Laderson</td>
<td>Indianapolis, IN</td>
<td>May 2, 2012</td>
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<tr>
<td>Sara J. Larson</td>
<td>Indianapolis, IN</td>
<td>March 17, 2012</td>
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<tr>
<td>Ruth T. McAdow</td>
<td>San Augustine, TX</td>
<td>July 12, 2012</td>
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<td>Freeda B. McCulloch</td>
<td>Athens, AL</td>
<td>September 1, 2012</td>
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<td>Marilyn B. McElfresh</td>
<td>Akron, OH</td>
<td>July 8, 2012</td>
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<td>Sara L. Miller</td>
<td>Lexington, KY</td>
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<td>Grace D. Morgan</td>
<td>Twin Falls, ID</td>
<td>June 21, 2012</td>
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<td>Mildred Morris</td>
<td>Albuquerque, NM</td>
<td>March 30, 2012</td>
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<td>Cheryl L. Risk</td>
<td>Frankfort, KY</td>
<td>June 26, 2011</td>
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<tr>
<td>Paul J. Sandin</td>
<td>Indianapolis, IN</td>
<td>April 6, 2012</td>
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<tr>
<td>Ann B. Schleiffarth</td>
<td>Fayetteville, AR</td>
<td>April 27, 2012</td>
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<tr>
<td>Ruth G. Scofield</td>
<td>Liberal, KS</td>
<td>April 11, 2012</td>
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<td>Berniece L. Sell</td>
<td>Marshfield, MO</td>
<td>May 20, 2012</td>
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<td>Bruce A. Stevens</td>
<td>Twin Falls, ID</td>
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<td>Dolores B. Van Nostrand</td>
<td>Louisville, KY</td>
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<tr>
<td>Clara Warren</td>
<td>Jacksonville, FL</td>
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<tr>
<td>Phyllis K. Wetzler</td>
<td>Bradenton, FL</td>
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<tr>
<td>Mary L. Williams</td>
<td>Washington, IL</td>
<td>June 10, 2012</td>
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<tr>
<td>Lawrence E. Womble</td>
<td>Knoxville, TN</td>
<td>February 27, 2012</td>
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<tr>
<td>W. John Wyss</td>
<td>Columbia, MO</td>
<td>January 2, 2009</td>
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**Other Deaths**

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<td>Washington, IL</td>
<td>June 10, 2012</td>
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<td>W. John Wyss</td>
<td>Columbia, MO</td>
<td>January 2, 2009</td>
</tr>
</tbody>
</table>
Pension Fund owes so much to the individuals who believe in the ministry of those who have served the Church.

Thanks in great part to you, our donors, we can help make life better for many of our older and retired ministers, missionaries and their widows or widowers. We gratefully acknowledge contributions made from May 1, 2012 – October 31, 2012, to Ministerial Relief and Assistance, Churchwide Health Care Gift Fund, Heartbeats of Faith, 13th Check and the Endowment.

You make all of this possible with your faith, trust and support for Pension Fund. Thank you again!
The Health Care Gift Fund helps pay the Health Care Medicare Basic premium for many worthy servants of the Church. Many gifts have been received since the last listing of contributions in the Summer 2012 issue of *The Bridge*.

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- Kermit & Suzanne Allen
- Thaddaeus & Jennifer Allen
- Shirley Arther
- William & Shirley Baird
- James & Audrey Beck
- Wayne & Virginia Bell
- Charles Bennett
- Virginia Betts
- José Mario & India Bobadilla
- Rowena Britt
- Alice Brooks
- Roy & Geraldine Browning
- John Henry Cain
- Evelyn Campbell
- David & Susan Cartwright
- Sara Allison Coble
- Austin & Mary Coe
- Lynn & Marlene Cooper
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- Daniel Darnell
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- Duncan & Tina Draper
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- Mary Wells
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- Bennie & Karen Jane Yount
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- Bethany Christian Church, Houston, TX
- Central Christian Church, Newark, OH
- Central Christian Church, Walla Walla, WA
- Christian Church In Ohio, Columbus, OH
- First Christian Church of The Beaches, Neptune Beach, FL
- First Christian Church, Belton, TX
- First Christian Church, Bolivar, MO
- First Christian Church, Brownsville, PA
- First Christian Church, Graham, TX
- First Christian Church, Guymon, OK
- First Christian Church, Idaho Falls, ID
- First Christian Church, Laguna Hills, CA
- First Christian Church, Nacogdoches, TX
- First Christian Church, Republic, MO
- First Christian Church, San Benito, TX
- First Christian Church, San Mateo, CA
- First Christian Church, Sandersville, GA
- First Christian Church, Texas City, TX
- First Christian Church, Waycross, GA
- First Christian Church, Texas City, TX
- First Christian Church, Waycross, GA
- Freeport Boulevard Christian Church, Sacramento, CA
- Hope Church, Bound Brook, NJ
- James and Dolores Kimsey Mission Fund
- Memorial Christian Church, Midland, TX
- Olmsted Christian Church, Olmstead, OH
- Ridglea Christian Church, Fort Worth, TX
- Southview Christian Church, Lincoln, NE
- Texas Bible Chair Foundationm, Austin, TX
- Union Avenue Christian Church, Saint Louis, MO
- United Church of Auburn, Auburn, NY
- Woodville Christian Church, Woodville, MS

The following is a list of individuals and congregations that have made gifts and commitments to the Heartbeats of Faith Capital Campaign.

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- David & Priscilla Baker
- Charles Bennett
- Martha June Bradshaw
- Richard & S. Sue Duckworth
- Elberita Evans
- Dwight & Ruth French
- Roy & Martha Helms
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- Michael & Nancy Saenz
- Leslie James & Jacquelyn Meece Summers
- Andrea Toonder

**CHURCHES**
- Larry and Diana Brown Family Foundation
- Office of General Minister & President
The following is a list of individuals and congregations that responded to the 13th Check offering in advance of the 2013 General Assembly in Orlando, Fla. These gifts will provide 13th Checks to recipients in 2012 and 2013. For this early commitment to provide a special gift to those in need, we express our sincere appreciation.

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Harry & Manette Adams  
Darlene Adkins  
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James & Wanda Dickerson  
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Harold & Ann Doster  
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Mary Hartley  
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Allene Hays  
Sue Headley  
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Frank & Patricia Helme  
William Helsabeck  
W. Dennis Helsabeck  
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Walter & Susan Helton  
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John & Marilyn Holloway  
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Marion & Carolyn Hopkins  
Marilyn Hotz  
S. Joan Houston  
Lloyd & Harriet Howard  
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William & Helen Hudspeth  
Elena Huegel  
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Dorothy Hughes  
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Betty Hull  
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Charlotte Johnson  
Darrell & Janet Johnson  
Elizabeth Jolly  
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Leo & Betty Traister
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Clarence & Martha Tucker
Russell & Audrey Turner
David & Lola Van Horn
Lawrence & Margaret Veatch
Elizabeth Votaw
A. Guy Waldrop
John & Katherine Walker
Burnice Wall
Richard & Dorothy Walters
Norman & Janice Wasson
Harold & Evelyn Watkins
Charles & Jane Watkins

13th Check, continued on page 22
Ministerial Relief & Assistance

Gifts from individuals for Ministerial Relief & Assistance help make life better for many of our older and retired ministers, missionaries and their widows or widowers. Gifts to Ministerial Relief, along with offerings through the Disciples Mission Fund and earnings from the Endowment Fund, make funds available for the Supplemental Gift (to supplement low pensions) and Ministerial Relief (for those with no pensions).

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Jack & Robbie Adkinson
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Kathryn Albers
Don & Judy Alexander
Vaughn Alexander
Patricia Allred
Nancy Andrews
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Robert & Debra Degges
Robert & Bertha Dell
James & Wanda Dickerson
Christopher & Merita Diebel
Irma Dietze
Michael & Peggy Dixon
George & Eunice Donges
Marjorie & Francis Doriani-Griffin
James & Barbara Dorsey
Herbert & Dorothy Drane
Duncan & Tina Draper
Barbara Duch
Richard & S. Sue Duckworth
Ben & Carol Duerfeldt
Harold & Mary Lou Duncan
Ezra Dunnavant
Chester Earls
Irene Eckfeldt
James Ellerbrook
Robert & Harriette Elliott
Mildred H Moak Estill
Elberta Evans
Robert & Jeffrey Everetts
John Farley
O. David Farrar
Faye Feltner
Charles & Shari Fisher
Carl Flock
Doris Forcum
F. Clark & Mattie Ford
Dale & Cari Fowler
Margie Frank
Donald & Zerilda Frantz
Edward & Elizabeth Frazier
Eugene & Bonnie Frazier
Robert & Cecilia Friedly
Raymond & Barbara Galloway
William Garcia
Bryce & Andrea Gayhart
Laura Gelarden
Norman & Nancy Gerhart
Barbara Gibbs
Thomas & Dona Gibson
Luis & Learyl Gierbolini
Walter Giffin
A. Stephen & Sharon Ginn
Brett & Elena Gobeyn
Don & Larene Good
George & Suzanne Gordon
Joseph & Genais Gornik
Gwen Graham
Mildred Gray
Larry & Carol Grimes
M. Wayne & Kay Grinnell
Elena Guillin
Helen Guy
William & Delores Gwaltney
John Hagge
R. Terry & Esther Halstead
James & Linda Hamlett
Mary Hank
Berlin & Opal Hanks
Henry & Joann Hanna
William & Dorothee Hansen
Wheeler & Annette Harden
Clark & Julia Haley Hansgen
Gerald & Elizabeth Harper
Robert & Mary Harris
John & Judith Hart
Mary Hartley
Carol Hayes
Allene Hays
James & Ann Hazelrigg
Carol Hazlewood
Rex & Evelyn Heavin
Richard & Carroll Hedrick
Donald Helseth
Charles & Collette Hensley Lane
Raymond & Martha Hermanstorfer
Terryly Heyer
William & Sandra Heyle
Eugene & Luwanda Higgins
Emma Higgs
Charles & Marilyn Highfield
Greg Hill
Marjorie Hill
Henry & Kathryn Hilliard
William & Betsy Hine
Ben & Betsy Hoppert
Glen & Florence Holman
Orval & Margaret Holt
Dana & Robin Hoover
J. Harold & Doria Hopkins
Marion & Carolyn Hopkins
Rexford & Carol Horne
Janos & Linda Horvath
Shirley Hoskins
Dorothy Houset
Lloyd & Harriett Howard
David & Karen Howlett
William & Mildred Hughes
Hazel Hunt
Norman & Judith Hunt
Janet Hunter
Ronald Hurst
James & Elaine Hutchison
Robert & Lauralee Iler
John & Toni Imbler
Charles & Charlotte Ann Irving
Willis Jackson
Jo Ann Jassman
Norma Jeffries
Phillip & Beverly Jenkins

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James & Sue Mahoney
Arne & Virginia MacFarlane
June MacDonald
Emma Lyon
Lanny Lybarger
Hazel Lunsford
James & Linda Looney
Peter & Trina Loader
Mildred Livingston
Mary Lou Linhardt
Thomas Liggett
Ronald & Linda Lieurance
Charles & Mary Ann Lewis
Helen Lemmon
James & Carolyn Kerr
Virginia Laws
John & Carolyn Ledford
Frank & Hylda Smith
Emmet & Judith Oelfke Smith
Carl & Mary Helen Smith
Victor & Sarah Singer
Carl & Mary Helen Smith
Emmet & Judith Oelfke Smith
Frank & Hylda Smith
James & Margaret Smith

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**INDIVIDUALS**

- William & Brenda Watson
- Phyllis Weare
- Diana Weaver
- Charles & Alice Weber
- Carl & Annabelle Weisheimer
- W. Richard & Laura Welker
- Billie Welsh
- John & Ruth Weston
- Jeffrey & Barbara Wheeler
- Angelia Colon Whitacre
- Donald White
- Ruth White
- Jerry & Barbara Whitt
- Howard & Maryellen Wible
- Elfreeda Wickizer
- David & Win Wilde
- Jerry & Mary Beth Williams
- Grace Williams
- Frank & Barbara Windegger
- John & Marsha Wolbersberger
- Claude & Gladys Wood
- Thomas & Peggy Wood
- Morris & Winfred Wood
- Mary Workman
- Jeffrey & Janet Wright
- Ronald Yates
- John & Sarah Yonker
- Oliver Zivney
- Donald & Elizabeth Zumwalt

**CHURCHES**

- Christian Women’s Fellowship of FCC, Morro Bay, CA
- Community Christian Church, Tempe, AZ
- Covina Christian Church, Covina, CA
- First Christian Church, Dighton, KS
- First Christian Church, Nacogdoches, TX
- First Christian Church, San Mateo, CA
- Mountaire Christian Church, Lakewood, CO
- Trinity Christian Church, Mechanicsville, VA

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**Endowment**

Earnings from the Endowment Fund are added to the offerings from congregations through the Disciples Mission Fund and through gifts from individuals to assist those whose pensions are low or who have no pensions or to assist with the payment of health care premiums and other needs. The Endowment Fund includes gifts, bequests and memorials to loved ones and honored ministers, as well as other estate gifts.

**INDIVIDUALS**

- Charles Bennett
- Claire & Charlotte Berry
- José Mario & India Bobadilla
- Scott & Laurie Budlong-Morse
- Scott & Kathleen Dennis
- Duncan & Tina Draper
- Richard & S. Sue Duckworth
- James Ellerbrook
- Robert &ариетт Elliott
- Barbara Enochs
- Robert Everetts
- T. Eugene & Angela Fisher
- Eugene & Dolores Guenin
- James & Linda Hamlett
- Alma Harris
- Orval & Margaret Holt
- Ann Hughey
- William & Connie Inglish
- Vera Laven
- Darryl & Isabel McDaniell
- James & Mary Jane Pierson
- H. Marion & Betty Prather
- James & Yvonne Prichard
- Ora Shelton
- Raymond & Carolyn Toon
- John Trefzger
- Charles & Ruth Wallace
- Harold & Evelyn Watkins
- Harold & Wilhelmina Watkins
- Thomas & Peggy Wood
- John & Deborah Rray

**CHURCHES**

- Estate of Helen E Smith
- Estate of Leo Earl Brown
- Greenville Avenue Christian Church, Dallas, TX
- Leslie O and Ethelda M Best Fund
- Marvyn R F and Maxine P Lear Fund
- Otto E and Martha Werner Memorial
- Ralph H & Martha G Saunders Fund
- Stith Family
As we continue to “live into” the Affordable Care Act (ACA), Churchwide Healthcare will be making the necessary changes to maintain our compliance with ACA.

As we mentioned in the last issue of The Bridge, the most visible change will be the expansion of women’s preventative health services as required by the ACA. While you will not see much change on the medical side, on the pharmaceutical side you will see additional benefit enhancement. EFFECTIVE JANUARY 1, 2013, contraceptive coverage will be at 100% and bypass any deductibles only for generic contraceptive products which require a physician’s prescription (not over-the-counter medication). The four contraceptive method categories are:

- Barrier, such as a diaphragm
- Hormonal, either oral, injectable or vaginal ring
- Emergency contraceptives, such as Ella (prescription only)
- Implanted devices, such as intrauterine device (IUD)

This category of pharmaceuticals represents a 3% share of our total pharmacy costs or approximately $60,000. If you are using a brand name contraceptive, please note it is subject to deductible and co-insurance under the Churchwide Healthcare prescription coverage.

Of course, annual physical exams including Pap tests and mammograms starting at age 40 will continue to be covered at 100%.

Churchwide Healthcare, as well as all health plans, are still waiting for the release of the list of Essential Health Benefits (EHB) by the Department of Health and Human Services. This list of medical services is the key to how health benefit plans will be categorized (Platinum, Gold, Silver or Bronze) for not only the newly formed state health exchanges, but employer health plans as well. We suspect Churchwide Healthcare currently falls in the Gold Level of benefit plans, which cover approximately 80% of medical costs. Until this list is public, however, all health plans are left in limbo on how to plan for 2014, when the majority of ACA goes into effect.

As a reminder, if your employer provides your health coverage through Churchwide Healthcare, the cost of your coverage DOES NOT need to be reported on your W-2 form to the Internal Revenue Service.

As details become available, please look to www.pensionfund.org and future issues of The Bridge for updates on the Affordable Care Act and Churchwide Healthcare. ☑
IN THIS ISSUE:

• Hear from President Jim Hamlett about the PENSION PLAN.
• LEARN more information about the PATIENT PROTECTION AND AFFORDABLE CARE ACT.
• Plan for 2012 TAXES and get organized for 2013.
• Learn more about the benefits of the TDRA.
... and more!

Going forward, we will not include the Report of Benefits in The Bridge. Publishing this information goes against the Gramm-Leach-Bliley Act and its underlying regulations. While we will not include the Report of Benefits, we will continue to report gifts and deaths in the life of the Church.