

CTS Employee News

For staff and faculty of Columbia Theological Seminary

Summer 2011

Stewardship of Self

Stewardship of Self is about taking better care of you in the four components of life; spiritual, vocational, financial, and health. The plans, programs, and services offered through the Benefits Plan and the Assistance Program help you make informed decisions. Take advantage of

these offerings to become a more effective steward of your life, benefiting you, as well as the entire Presbyterian Church (USA) community. See the Board of Pensions website for more [information](#).

Annual Preventive Care

Each year, Highmark Blue Cross Blue Shield and the Board of Pensions produce a [schedule](#) of covered screenings and immunizations for its members based on age and gender. Costs for the services listed are fully covered by the plan. If you are a member, be sure to share this schedule with your physician to ensure that you receive maximum benefit. You'll also find the Preventive Health Schedule in Appendix B of [Guide to Your Healthcare Benefits 2011](#).

Remember, taking advantage of your health plan's preventive care benefit is good **Stewardship of Self**. Make

an appointment with your doctor for preventive care and get the recommended lab tests. If you are an active member of the health plan and see a network provider, there's no charge to you for your annual well visit and all of the scheduled tests are 100 percent covered. Additional tests are subject to the usual plan deductible and copayment provisions. (If you see an out-of-network provider, the plan pays 50 percent of the plan allowance and you pay the balance.)

So, how long has it been since you had your blood pressure, cholesterol, and lipids checked?

ActiveHealth

If you are an active member of the BOP health plan, you can support your health initiatives and manage your health history through ActiveHealth Management's portal, [MyActiveHealth.com/pcusa](#). This portal ensures that pre-certification, informed care management, case management, and the 24-hour nurse line are well coordinated for cohesive delivery.

This comprehensive, secure website provides health-related tools and information, including a [Personal Health Record](#) that you can use to confidentially and conven-

iently manage your health history, as well as your children's. Active members can support their efforts to continue or enhance their healthy habits by using the resources at their fingertips through this acclaimed member engagement website.

If you have questions, you can contact the Board by phone at 800-773-7752 (800-PRESPLAN) or through [Pensions.org](#).

Transition-to-College Assistance Program

The freshman year of college is a time when students/parents incur significant one-time expenses, such as the purchase of a computer, dorm room furnishings, and the like. The Transition-to-College Assistance Grant program is intended to help mitigate these transitional expenses for eligible families of college freshmen.

Under this program provided through the Board of Pensions, a one-time grant is available to qualifying members of the Benefits Plan for each dependent child entering his or her freshman year of an accredited college or university. The

grants range in amount from \$500 to \$1,000, depending on total family income. Eligibility criteria relate to financial need, BOP participation, and enrollment of a dependent child as a full-time freshman in an accredited college or university.

Unlike the BOP health and pension plans, which are funded by dues, the Assistance Program relies on other funding sources, including half of the Christmas Joy Offering, gifts, legacies directed to the Board of Pensions, and income from endowments.

In Case of Emergency

Call Agnes Scott

Security at

404-471-6900 for

emergencies that

arise on campus.

Remember if an emergency arises on campus, please call Agnes Scott Security at 404-471-6900. Give your name and exact location and the nature of the emergency. Agnes Scott will then contact the proper authorities and will assist in responding to the call.

If 911 is called, please be sure to follow up with a call to the Business Office or HR. The authorities can then be directed to the correct location.

For non-emergency situations, such as motorist assistance while on campus, please call Agnes Scott non-emergency line at 404-471-6355.

Each CTS office phone should have an emergency phone number sticker displayed. For additional stickers, email Jody Sauls at saulsj@ctsnet.edu.

Additionally, in the event of inclement weather, you may find out whether classes are in session by calling the Seminary's weather line at 404-687-4508. General office closing information is recorded at 404-687-4501. Should the Seminary's telephone system be out because of a power outage, please listen to WSB 750 AM/95.5 FM or 98.5 FM for this same information. Information may also be available on I!Alive, WXIA-TV.

Information Worth Repeating—Vision Care Benefit 2011

As reported in the Winter 2011 edition of *CTS Employee News*, members of the Board of Pensions now have vision coverage through a new service provider, VSP®. A routine annual eye exam is subject to a \$25 copay, if the optometrist or ophthalmologist participates with VSP. The benefit covers the remaining cost of the exam, without a deductible. Although the cost of prescribed glasses or contact lenses is not covered under this benefit, discounts for

these items are available at participating providers. No special ID is required to use vision benefits, but you do need to advise the office staff of the VSP Choice coverage. The last four digits of your social security number are used to verify coverage. To locate a doctor on the VSP network, go to www.vsp.com/choice. (Please disregard any outdated Davis Vision info.)

Life Stages - Turning 65

Board of Pensions health benefits may change when a member reaches age 65 and becomes eligible for Medicare benefits. If you are 65 or older and are continuing in active service, contact the Board at 800-773-7752 for assistance.

Medicare Implications

Prior to your or your spouse's 65th birthday, you will receive a letter and plan information regarding Medicare eligibility and possible changes to health coverage.

If you plan to continue working past age 65 and have employment-based coverage, the Board of Pensions recommends you contact Social Security to defer the initiation of Medicare Part B benefits. For Part A charges (inpatient hospital benefits), the size of the employing organization will determine whether the Benefits Plan or Medicare has primary responsibility for those charges and services. If a church or employer employs fewer than 20 individuals, Medicare will be responsible to pay as primary for Part-A coverage claims. If a church or other employer employs

more than 20 workers, the Benefit Plan takes responsibility. The same rule applies to a working member's spouse who turns 65. A Medicare Secondary Payer - Small Employer Exception Election Employer Certification Form must be completed and submitted to the Board to determine primary payer responsibility. You are encouraged to review this information carefully and contact the Board of Pensions with questions. Click [here](#) for more info.

At Retirement

At retirement, you may remain enrolled in the Benefits Plan up to the date of your retirement. Family members may also remain enrolled in the Plan, if eligible.

If you retire at age 65 or after, and have deferred Part B benefits, you must request a special enrollment form to apply for these benefits. In order to initiate these benefits in the first month of retirement, you must verify continuous employment-based coverage. If you have any questions about applying for Medicare Part B, please call the Board at 800-773-7752 (800-PRESPLAN) and ask to speak with the coverage coordinator.

Mayo Clinic Tobacco Quitline

The Board of Pensions wants to remind members that they, their spouses, and their dependent children 18 and older have access to the Mayo Clinic Tobacco Quitline. The Quitline is a telephone-based tobacco-cessation information and support program. Enrollees receive personalized care and attention from experienced counselors.

When enrolled in this program, members receive over-the-

counter nicotine replacement therapy free of charge from the Mayo Clinic pharmacy if it is appropriate. Additionally, if agreed that Chantix or Zyban is appropriate, it will also be covered (subject to normal Benefits Plan provisions).

For more information, contact Nancy Dwyer, benefits analyst, at ndwyer@pensions.org.

Upcoming CTS Holidays and Events

Monday, July 4: Independence Day holiday

Tuesday, July 5: Greek School begins

Thursday, Sept 8: Convocation/Fall term begins

Holiday calendars are located on our [website](#).