



BRIDGE

PENSION FUND FALL 2012

KEEPING YOU INFORMED:
CHANGES AHEAD

YOU ASKED. WE LISTENED.

FEATURES YOU WANT THE MOST ON OUR MOBILE WEBSITE:

- View member ID cards
- Fax ID card information directly to providers
- Find doctors, hospitals, imaging centers, etc.
- Use GPS location to map and get directions
- Rate and review providers
- View medical, dental, vision and pharmacy claims
- Share provider information with family and friends
- Get health and wellness information
- Contact us
- And more...

CHECK IT OUT TODAY!

Our mobile site is functional for any smartphone or tablet, and optimized for most iPhones and Android devices. Just type **HighmarkBCBS.com** in your mobile browser.



Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark of Highmark Inc.

Rev. 07/12

CS 104147

BRIDGE

PENSION FUND
FALL 2012

HOW TO REACH US

130 E. Washington Street
Indianapolis, IN 46204-3659
866.495.7322 toll free
317.634.4504 phone
317.634.4071 fax
pfcc1@pensionfund.org
www.pensionfund.org

Article Submissions: email your idea to
communications@pensionfund.org

Magazine is published quarterly:
Spring, Summer, Fall, Winter

Entire contents © 2012 by Pension Fund
The Bridge unless otherwise noted on
specific articles. All rights reserved.

EDITORIAL/DESIGN STAFF

Kristina Kittle
Director of External Affairs
kkittle@pensionfund.org

Kate Hurst
Executive Assistant
kateh@pensionfund.org

CONTENT

- | | |
|------|---|
| P.02 | PRESIDENT'S MESSAGE
Reason for optimism |
| P.04 | HEALTH CARE REFORM: CHANGES AHEAD
Supreme Court Rules on the Patient Protection and
Affordable Care Act |
| P.06 | 13 BEFORE 13 |
| P.07 | TREASURER'S CORNER |
| P.08 | CONVOCATION AWARDS
Three Members of the Board of Directors Honored |
| P.10 | MEMBER SPOTLIGHT
Paul Hartig, Beech Grove, Indiana |
| P.11 | What is a Health Insurance Exchange? |
| P.12 | What You Need to Know
The facts on IRS regulations concerning mobile phones |
| P.13 | HEALTH & WELLNESS
Member discounts: save on non-covered products and
services |

04



Changes:
*Pension Fund stays
current on the changing
landscape of the economy,
legal regulations and
health care so that we
can keep you Strong.
Smart. Secure.*

JAMES P. HAMLETT FROM THE PRESIDENT

Reason for optimism

“Political and economic uncertainty...is wearing on the confidence of consumers and restraining expansion. And that, in turn, translates into a weaker economy...”

Frank Nothaft

Written more than two years ago, Dr. Nothaft's comments have captured the essence of the United States' current economic environment. There is little question that financial markets continue to be whipsawed by the uncertainty created by daily pronouncements and speculation of their impact on U.S. and world economies. Cable news and internet commentary by actual and self-defined experts analyze each and every nuance uttered by political and financial leaders, 24/7. It is no wonder that financial markets rise and fall hundreds of points daily based on financial news and rumors of governmental action. Uncertainty permeates our economy and restrains decisions about long-term investment.

Inflexibility within Congress over any meaningful revenue and/or spending policies, European financial crises, possible budget cuts and higher taxes, continued high unemployment, slower-than-desired domestic growth and the economic impact of the most severe drought in decades all weigh on investor confidence. And even with some very real risks to future financial growth, the economy is growing, private sector jobs are being added

monthly, and interest rates and inflation remain low. Real underlying vibrancy exists in the economy that is generally overshadowed by the dissonance of naysayers.

Within this economic environment, I remain optimistic about the future of Pension Fund. Financial reports as at June 30 reflect positive trends. Total assets available for benefits increased more than \$91 million during the first six months of 2012, an increase of 3.7%, to \$2.55 billion. Investment returns on comingled diversified assets and Benefit Accumulation Funds outperformed the aggregate benchmarks against which performance is measured. The introduction of the Roth IRA program has yielded more than \$300,000 in new deposits since its introduction on April 1.

As we move closer to the fall elections, one can anticipate continuing market volatility and economic challenges. It appears likely, however, the general trend will remain positive, giving the potential for markets to break out of the value range that has defined investment returns thus far in 2012. We know many risks could materialize and threaten the returns. Pension Fund staff and directors continue to



evaluate risks in light of political and economic events as they unfold and take steps to reduce risk where appropriate, and enhance returns where possible.

We are grateful for the opportunity to serve ministers and lay employees of congregations and wider ministries. We give thanks for their faithful service to the Church. Finally, we seek to honor their service by providing – with compassion – services that are strong, smart and secure. ☉

Key Takeaways:

- Assets available for benefits increased more than \$91 million during the first six months of 2012.
- Real underlying vibrancy exists in the economy, but is overshadowed by negative news.
- Pension Fund continues to evaluate risks in light of political and economic events.

James P. Hamlett
President
jhamlett@pensionfund.org



HEALTH CARE REFORM: CHANGES AHEAD

SUPREME COURT RULES ON THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

In late June, the Supreme Court ruled on the constitutionality of the Patient Protection and Affordable Care Act (ACA). In light of this, we wanted to share with you the future effects on Churchwide Healthcare, as you will see some changes fairly soon. One change, in particular, for 2014 is causing great concern.

Updated Summary of Benefits

As a member, the first change you will notice is a new Summary of Benefits and Coverage. Churchwide Healthcare will provide this eight-page document no later than 60 days prior to January 1, 2013. This document will highlight deductible amounts, out-of-pocket limits, and in-network and out-of-network benefits. It will provide a list of the most common covered and non-covered services. The summary will also provide insurance coverage examples for certain medical conditions, such as having a baby or managing diabetes. Finally, the summary will provide guidance on how you can continue coverage if your employment ends as well as guidance on grievance and appeal rights. This document will not replace the Summary of Plan Description of Churchwide Healthcare, but rather serve as a quick guide to your benefits.

Expansion of Women's Preventive Health Benefits

The second change going into effect January 1 is an expansion of women's preventive health benefits. Included in this expansion of benefits are providing 100% coverage for FDA-approved contraceptives such as oral contraceptives, intrauterine devices, new forms



of long-acting implantable hormonal contraceptives, as well as emergency contraceptive pills (ECPs), also called "morning-after" pills. These benefits are in addition to the annual wellness exams that include HPV (human papillomavirus) DNA

testing and cervical cancer screening. Any service requiring a doctor's prescription will be covered by Express Scripts (Medco), while the annual health exams and screenings for women will be covered by Highmark.

The final benefit change affects those who participate in the Flexible Spending Account (FSA). For the 2013 benefit year, the maximum payroll deduction that can be set aside for medical reimbursement will be \$2,500. If you have been setting aside more than \$2,500 per year in the FSA, then this change will be an adjustment for you. The limits for childcare flexible spending accounts remain unchanged.

New Information Requirement on W-2s

The next change impacts employers and will be under the regulation of the Internal Revenue Service (IRS). Under IRS guideline 2012-9, employers filing more than 250 W-2s must include the cost of health benefits on

their employees' 2012 W-2s. Employers filing less than 250 W-2s must comply with this regulation on the 2013 W-2s. It is important to note that employers that cover their employees under a denominational health plan, such as Churchwide Healthcare, are currently exempt from this requirement. If your health benefits are through an insurance company other than Churchwide Healthcare, however, you should be aware that this will be required on your W-2 in 2013, and possibly in 2012.

Health Insurance Exchanges

Another area of ACA that Pension Fund is watching is how and which states will have their health insurance exchanges ready for January 1, 2014 (see page 11 for "What is a health insurance exchange?"). As background, the ACA allows subsidies to be issued to individuals who purchase their coverage through the exchanges. The percentage is currently at 800% of the federal definition of poverty level.

Currently, none of the denominational health plans qualifies for the exchanges or subsidies. We see this as a potential challenge to our members who would prefer to be in their denominational plan to take advantage of the portability of their insurance plan and to have a plan that reflects their denominational values. The denominational health plans are working together to request Congress to pass a law allowing the denominational health plans to form a private health

insurance exchange and therefore allow our members to use the subsidies and stay in their current health insurance plan.

Plan Design Levels and What They Mean to You

Another aspect of the ACA is the establishment of four different plan design levels depending on coverage level after deductible is met:

- **Bronze:** Will provide average coverage of 60% of medical costs after a deductible
- **Silver:** Average coverage of 70% of medical costs after deductible is met.
- **Gold:** Average coverage of 80% of medical costs after deductible
- **Platinum:** Average coverage of 90% of medical costs after deductible

These will be fully insured plans, whereas most denominational plans are self-insured and their plan designs fall under the level of benefits that offers an average coverage of 80%.

Denominational plans are concerned some congregations might direct their ministers and staff toward the exchanges and the Bronze level plans. Clergy and lay employees make tremendous sacrifices to serve God and His Church, and our hope is that congregations will minister to them by providing the best salary and benefits package available, including health insurance.

Finally, we are also anxiously awaiting the rules regarding how families will qualify for a portion of the health care coverage subsidies provided in the Act.

The Affordable Care Act is continuously evolving as the Internal Revenue Service and Department of Health and Human Services continue to write the regulations to enforce this law. Churchwide Health Care will be sure to keep you updated.

Key Takeaways:

Churchwide Healthcare members:

- Keep an eye out for your updated Summary of Benefits and Coverages.
- Beginning January 1, 2013, the Flexible Spending Account limit is \$2,500.
- Women's preventive health benefits will be expanded.

Employers:

- Be aware of your W-2 reporting status for the 2012 and 2013 W-2 filings.

13 BEFORE 13

Do you see what we've got? An unshakable kingdom! And do you see how thankful we must be? Not only thankful, but brimming with worship, deeply reverent before God.

(Hebrews 12:28 – The Message translation)

This church is blessed with so many who continue to share their blessings with those who are less fortunate. Your response to the 13th Check appeal has been magnificent! Many will be blessed with your generosity. Those who receive the 13th Check struggle to stay afloat financially, and with your gifts you continue to show your gratitude for a lifetime of sacrifice to these servants of the church.

The following is a story that talks about gratitude of one in need.

On Thursday, Dec 15, 2005, a story appeared in the San Francisco Chronicle about a whale that had become entangled in crab traps and lines. The 50-foot whale was weighted down by hundreds of pounds of traps that caused her to struggle to stay afloat. She also had hundreds of yards of line rope wrapped around her tail and torso, and she had a line tugging in her mouth. A fisherman spotted her just east of the Farallone Islands (outside the Golden Gate) and radioed for help.

Within a few hours, a rescue team arrived and determined that she was so bad off, the only way to save her was to dive in and untangle her — a very dangerous proposition. One slap of the tail could kill a rescuer. Rescuers worked for hours with curved knives and eventually freed her. When she was free, the divers say she swam in what seemed like joyous circles. She then came back to the divers and nudged them seemingly thanking them. Some said it was the most incredibly beautiful experience of their lives. The guy who cut the rope out of her mouth says her eye was following him the whole time, and he will never be the same.

Key Takeaways:

- Your donations in response to the 2012 13th Check appeal has been tremendous! Thank you!
- If you have not yet donated, you can donate online at www.pensionfund.org, Giving Back.

May God's blessing continue to surround each of us so that we may help others get untangled when they need help. In return, surely we will be helped in the same way in our time of need.

Our appeal for the 13th Check will continue throughout this next year and at the 2013 Assembly. Giving may also be done through the Giving Back section of our enhanced website, www.pensionfund.org.

We really do “live in an unshakable kingdom,” in which Christ is our foundation. Thank you for your gratitude put into action! ☉

Shalom,

Rev. Ruth Chavez Wallace
Vice President for Development
ruthw@pensionfund.org



TREASURER'S CORNER



Pension Fund net assets available for benefits as of June 30, 2012 were \$2,551,062,099. This represents an increase of 3.7% since year-end 2011 and a 4.2% decrease compared to June 30, 2011. The Pension Plan remains fully funded and within the guidelines as set forth by policy. Pension Fund year-to-date investment performance is 6.3% through June, exceeding the benchmark against which we measure our performance.

As noted in previous articles, we continue to see volatility in the investment markets. After a strong first quarter, news regarding European countries' debt and risks caused the markets to decline in early second quarter, but rebounded somewhat late in the quarter as it appeared there was agreement on how the European community would support the banking system. But similar to last year when the first two quarters yielded strong returns only to see the gains washed away with third quarter downturns, we are not overly exuberant about how the year will finish. Basically, it remains the same story: domestic unemployment remains a challenge, the European investments are subject to high volatility, and GDP remains lower than forecasted.

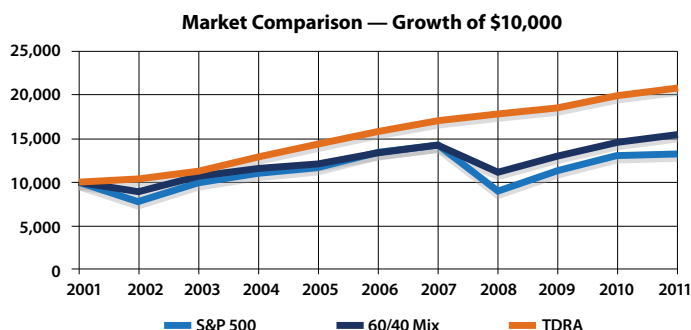
On the positive side, increasing evidence exists that the general housing market may have bottomed out and a slow recovery might be underway. Rumors continue about the Federal Reserve taking additional actions that would spur the economy, but details are scarce,

Key Takeaways:

- Pension Fund year-to-date investment performance is 6.3% through June.
- Increasing evidence exists that a slow recovery might be underway in the housing market.

including what might occur and when. Also, Asian markets are also showing some positive signs.

It is this continuing volatility and uncertainty about investment markets that would seem to reinforce Pension Fund's fixed interest rate approach to programs such as the TDRA/Defined Contribution Plan and Benefit Accumulation Accounts. This is why we chose to use the same approach for the new Roth IRA program (see page 11). Our intent is to provide value over the long term to our members, and when comparing three-year and five-year time horizons, both of our plans outperform most market based programs. See the graphic below that compares our TDRA program earnings against a traditional 60% Equities/40% Fixed Income portfolio. The 60/40 investment strategy is a



popular approach when investing in market return programs.

Last year we shared news about the decision to upgrade our technology platform and how this would occur over an 18- to 24-month period. We are pleased to report the project remains on target, both with the timeline and budget. Among the technology projects on the timeline was our new website, which launched in early July.

Thank you. If you have any questions or comments, please reach out to me. ☺

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



CONVOCAATION AWARDS

THREE MEMBERS OF THE BOARD OF DIRECTORS HONORED

At the 22nd Biennial National Black Convocation this year in Houston, Texas, three members of the Pension Fund Board of Directors were honored with awards for their leadership in ministry and diversity.



Rev. Dr. Preston T. Adams was honored with the Emerging Minister Award. Nearly two years ago, after more than 20 years of ministry experience, Dr. Adams answered God's call to plant a church. Under the leadership of Pastor Adams, Amazing Grace Christian

Church now has more than 300 members. Through outreach, the church invites the community to "Come Meet Grace." On September 10, 2012, Amazing Grace will celebrate its two-year anniversary. Amazing Grace is active with its Prison Ministry, serving the facility in Pendleton, Ind., as well as supplying clothing and baby needs to mothers who are imprisoned.

Pastor Adams is a faithful servant of the Lord, and continues to grow as a pastor and mentor. He previously served as the Executive Pastor as well as Overseer of the Christian Ecumenical Covenant Fellowship at Light of the World Christian Church in Indianapolis, Ind. He has also served as a participant and presenter for the Black Minister's Retreat. Pastor Adams is involved in organizations such as the National Action Network and the Clergy Peer Group, a three-year project sponsored by Lilly Endowment through Christian Theological Seminary.

"Doc. P" or "P.A.," as he is affectionately called by friends and parishioners, is known for being approachable and available. He is the author of the book, "From Hustlin' to Hallelujah," and is working on his second book, which examines the calling of planting a church. Dr. Adams and his wife Greta have three children: Alaina, Quinn and Patrice.

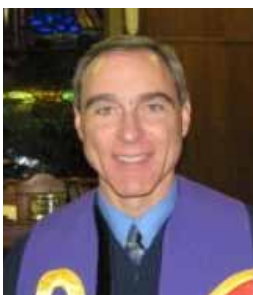


Rev. Bill Lee is the winner of the Emmett J. Dickson award. Rev. Lee is credited for his leadership in creating health care services for his church.

Years ago, the church began offering health care services in the basement of Loudon Avenue Church in Roanoke, Va., and the program has grown into a ministry that offers a variety of health care services to the community. Called New Horizons Health Center, the center's mission is to offer available, affordable health care to those who may not otherwise receive it. Many of the center's patients are uninsured and underinsured, or those who are able to pay on a sliding fee basis. It receives some of its funding through grants for transportation and additional types of screenings. The educational wing of

the New Horizons Health Clinic – the Dr. William L. Lee Education Center – is named in Rev. Lee’s honor. The clinic is part of New Horizons Health Care, a community-wide health care clinic that serves 9,000 people annually.

“God really worked in moving the clinic to its present stage,” said Rev. Lee, who acknowledges that his efforts were built upon attempts by others to offer health care services. Today, the clinic is a fully staffed health center with 30 medical professionals, including a primary care physician. This monumental project is an example of Rev. Lee’s willingness to serve the community as a part of the church’s witness to the community. In September of 2012, Rev. Lee will celebrate 35 years of ministry with Loudon Avenue Christian Church.



Rev. John Mobley is a recipient of the Liberation award, in recognition of his leadership in diversity and the Anti-Racism/Pro-Reconciling Imperative. Rev. Mobley has served as the Regional Minister of the Alabama Northwest Florida Region since March 1, 1996.

Before serving in this position, Rev. Mobley held the position of senior minister of First Christian Church in Shelbyville, Tenn., and as pastor of Simpsonville Christian Church in Simpsonville, Ky. Rev. Mobley is known by his partners in ministry for his passion in ministry, integrity, humility, and his willingness to work with partners in ministry and giving honor where honor is due.

Rev. Mobley is well respected by colleagues and parishioners, and is described as having a spirit of patience and the attitude of a humble servant. He is sincere in bringing together congregations within his region while honoring all traditions. Rev. Mobley has also served the general church in roles with the Week of Compassion Committee and the Advisory Council of NBA-Christian Services for Children in Alabama. He also serves on the Partnership Council for the Disciples, UCC and Alliance of Baptists.

Rev. Mobley recently wrote the book, “Humility, Gratitude, and Generosity – Reflections on Abundant Living.”

The youngest of four children born to a Southern Baptist minister, Rev. Mobley is married to Valya and they have two children.

MEMBERSPOTLIGHT

Approaching 50 years old, Paul Hartig felt a calling to do something different with his life. He had just moved from Wisconsin to Indiana and eventually got involved with Downey Avenue Christian Church in Indianapolis, Ind. It was there that the worship leading opportunities began to incrementally gravitate toward him. Reading scriptures, offering prayers, and performing the work of the Diaconate and then as Elder awakened in Paul a calling to do something different from his previous occupation as a computer network engineer. The vivacity with which Paul led worship attracted comments from the congregation that affirmed what he was already thinking. He was called to do something different.

After Paul enrolled in seminary full time, Pension Fund was right beside him to support the ministry. Pension Fund provided Pastor Paul with a Student Gift Grant, which offers all of the benefits of the Pension Plan plus some pension credits to start Paul off on the right foot toward retirement.

Today, Paul is “Pastor Paul,” and he is not hard to find in Beech Grove, Ind. “Loving God Loving People” is the church’s motto, and it is shared literally all around town because it is printed on Pastor Paul’s bright yellow Smart Car. In his two years at First Christian Church in Beech Grove, Pastor Paul has been energized by being able to preach every Sunday and has baptized seven people in a congregation of roughly 50 people. The pinnacle of Pastor Paul’s ministry so far was baptizing an 84-year-old woman and her great-grandson, who was 14.



Paul Hartig, Beech Grove, Ind., is grateful for the support from Ministerial Relief and Assistance.

“I baptized someone last week, and I could not get to sleep until 3 a.m. because I was so excited. I believe that’s called a Baptism Buzz,” he said.

Pastor Paul also retrofitted the church library and choir room into a workshop for creating stained glass artwork. Indeed, he has been called to do something different with his life, and we are proud to have supported him in ministry with the Student Gift Grant, which is a program of Ministerial Relief and Assistance.

It is because of gifts given to Ministerial Relief and Assistance that Pastor Paul has complete confidence that Pension Fund will be there for him when he retires. Help support Pension Fund programs that support people like Pastor Paul by giving online at www.pensionfund.org. ☺

WHAT IS A HEALTH INSURANCE EXCHANGE?

Exchanges are new organizations that will be set up to create a more organized and competitive market for buying health insurance. They will offer a choice of different health plans, certifying plans that participate and providing information to help consumers better understand their options.

Beginning in 2014, exchanges will primarily serve individuals buying insurance on their own and small businesses with up to 100 employees, although states can choose to include larger employers in the future. States are expected to establish exchanges – which can be a government agency or a nonprofit organization – with the federal government stepping in if a state does not set them up. States can create multiple exchanges, so long as only one serves each geographic area, and can work together to form regional exchanges. The federal government will offer technical assistance to help states set up exchanges.

Source: Health Reform Source, Kaiser Family Foundation

PENSION FUND CHANGES DATE OF ANNUITY PAYMENTS

Beginning October 1, 2012 with October annuities, Pension Fund annuities will be paid on the first business day of each month. Currently, annuities are paid on the last business day of the month. September annuities will be paid as usual on September 28, 2012. With this change, annuities will be paid at the same time as Pension Plan payments.

Pension Fund has notified all members who receive annuities about this change. Individuals receiving annuity payments are reminded, however, to contact their bank to make any necessary changes in automatic withdrawals or regularly scheduled bill payments.

Key Takeaways:

- Annuity payments will be paid on the first business day of each month.
- Change means annuities are paid same time as pension payments.



INCENTIVE AVAILABLE ON ROLLOVER DEPOSITS

Pension Fund continues to see growth in its Roth IRA as both new and existing members enroll.

Pension Fund is offering a **0.5%** incentive on all rollover deposits received by December 31, 2012, in addition to the fixed rate of interest of **3%**.

This incentive rate remains in effect for one year from the date of the initial deposit and only for that rollover amount. The base rate of interest is subject to change each calendar quarter. Make a smart choice by enrolling today!

Visit www.pensionfund.org or call 866.495.7322.



The Roth IRA:

- For church employees of any age
- In retirement, all distributions are tax-free
- No annual RMD (required minimum distribution)

WHAT YOU NEED TO KNOW

The facts on IRS regulations concerning mobile phones

Pension Fund receives several inquiries each year from ministers (and sometimes from churches) asking whether cell/mobile phones can be included in a minister's housing allowance. Mobile phones cannot be included in housing allowance. A mobile phone provided by a church employer to its minister, however, might qualify as a "working condition" fringe benefit.

Normally, when mobile phones are provided by employers, the value of the phone must be included in gross income unless it qualifies as a "working condition" fringe benefit under Internal Revenue Service (IRS) Code Section 132 (a). If a church employer provides its minister with a mobile phone primarily for non-compensatory business purposes, then the value of the business use of the phone is excluded from the minister's income as a working condition fringe benefit.



provided by the church as excludable from income as a "de minimus" fringe benefit.

This rule also applies where a church employer requires its minister to use his/her personal mobile phone for church business and then reimburses the minister for those expenses.

Of note: The IRS has not issued formal guidance as to whether the rule explained above applies to iPads or tablets. It definitely does not apply to laptops. At least for now, it applies only to mobile phones.

Substantial church business reasons must exist for providing the minister with a mobile phone. These reasons could include the following:

- the church's need to contact the minister at all times for work-related emergencies;
- the church requires that the minister be available to speak with members when away from the office; and
- the minister's need to speak with members at times outside the normal work day.

If these requirements are met, the IRS would also consider the value of personal use of the mobile phone

While mobile phones cannot be included in housing allowance, when a church provides its minister with a mobile phone, if certain conditions are met, the mobile phone may be excluded from the minister's compensation. ☉

Key Takeaways:

- Mobile phones cannot be included in housing allowance.
- Mobile phones might qualify as a fringe benefit under IRS Code Section 132(a).

HEALTH & WELLNESS

MEMBER DISCOUNTS: SAVE ON NON-COVERED PRODUCTS AND SERVICES

The mind/body connection is important to the healing process. Your health care coverage includes access to a wide range of discounts on health and wellness-related products and services from national, well-known brands. Take a more active role in your health by using these discounts...and save up to 30 percent.

Starting an exercise program?

Get discounts on fitness centers, personal trainers and running shoes.

Thinking about improving your diet?

Save on nutrition counseling, diet programs and vitamin supplements.

Need to relax?

Try Yoga, Tai Chi or massage at discounted rates.

Interested in complementary or alternative medicine? Experience the benefits of acupuncture, mind/body therapies or holistic medicine.



Have vision or hearing issues?

Buy hearing aids at discounted prices or explore eye surgery options.

Learn more. To search the member discounts available to you or to find a practitioner in the discount program, go to your member website, choose the “Members” tab and complete the login process by entering your login ID and password. If you do not have a login ID and password, select “Register Now” and follow the instructions. Then select the “Your Coverage” tab and go to “Member Discounts.”

When you visit a practitioner, just show your ID card to get your discount. You are responsible for paying the practitioner directly at the time the product is purchased or the service is received. The member discount program is separate and distinct from your health benefits plan. ☉

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield and the Cross and Shield symbols are registered marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark of Highmark Inc. Blue365® offers access to savings on items that members may purchase directly from independent vendors, which are different from items that are covered under your policies with your local Blue company, its contracts with Medicare, or any other applicable federal health care program. To find out what is covered under your policies, call your local Blue company. The products and services described herein are neither offered nor guaranteed under your local Blue's company contract with the Medicare program. In addition, they are not subject to the Medicare appeals process, and any disputes regarding these products and services may be subject to your local Blue company's grievance process. Blue Cross and Blue Shield Association (BCBSA) may receive payments from Blue365 vendors. Neither any local Blue company nor BCBSA recommends, endorses, warrants or guarantees any specific Blue365 vendor or item.

23427 6/12 CS 103860.



Pension Fund

of the Christian Church

strong. smart. secure.

130 E. Washington Street

Indianapolis, IN 46204

Non Profit Org.

U.S. Postage

PAID

Indianapolis, IN

Permit No. 2986

IN THIS ISSUE:

- **LEARN** the changes that are ahead with the **PATIENT PROTECTION AND AFFORDABLE CARE ACT**.
 - Read about **THREE** Members of the Board of Directors who were recently **HONORED**.
 - Find out about IRS **REGULATIONS** concerning **MOBILE PHONES**.
 - Discover how you can take advantage of some health and **WELLNESS DISCOUNTS**.
- ... and more!

REPORT *of* BENEFITS

In this issue of *The Bridge*, we have not included the Report of Benefits. We have suspended publishing the list until further notice. We are researching whether publishing this information going forward is in accordance with the Gramm-Leach-Bliley Act and its underlying regulations, and identifying appropriate solutions.

WEEK OF THE MINISTRY IS GOING ONLINE! VISIT WWW.PENSIONFUND.ORG TO:

- Listen to podcasts from Church leaders about their calling into the ministry.
- Get worship ideas for honoring the call to ministry.



www.facebook.com/pensionfundchristianchurch



866.495.7322



130 E. Washington Street, Indianapolis, IN 46204



Visit us on the web: www.pensionfund.org



Send us an email: pfcc1@pensionfund.org