

Benefits Connect Tip:

Apply online for the Optional Dental Program and the Supplemental Death Program!

You can now apply online for the [Optional Dental Program](#) and [Supplemental Death Program](#) through Benefits Connect, the Board's secure benefits website. If you are eligible for the programs, you can now [apply online](#) during the annual open enrollment period (now through November 18). If you haven't registered for Benefits Connect yet, just [follow the simple steps](#) outlined on the site.

Note to Employers: When your members apply online, you will receive a letter from the Board of Pensions indicating which members applied for the programs. These letters are generated daily.

Annual Open Enrollment for Optional Dental Program Runs Through November 18

This year's annual open enrollment period for the [Optional Dental Program](#) for coverage effective January 1, 2012, is taking place **now through November 18, 2011**. If you are a member of the Traditional Program with medical coverage or an active participant in the Affiliated Benefits Program whose church or employing organization offers the program to your employment classification, you can enroll yourself, your spouse, and your dependent child(ren) online by logging in to [Benefits Connect](#), the Board's secure benefits website, or by completing the appropriate [application](#) and mailing it to the Board.

Depending on where plan members live in relation to network providers, they may be eligible for one of the following:

- Dual Option – DMO (Dental Maintenance Organization) or PPO (Preferred Provider Organization)
- PPO Option
- Passive PPO Option

For more information, read the recent [Pensions.org news article](#) or visit the [Optional Dental Program page](#), which includes the 2012 rates.*

**Dues for both the dental DMO and PPO plans will increase 9% effective January 1, 2012. This is the first time in 10 years that dues for the PPO plan have increased.*

Annual Open Enrollment for Supplemental Death Benefits Program Runs Through November 18

The annual open enrollment period for the [Supplemental Death Benefits Program](#) runs **now through November 18, 2011**, for coverage effective January 1, 2012. During this enrollment period, members who are enrolled in the Traditional Program can apply for this optional program or make changes to their existing coverage. Affiliated Benefits Program members can also apply or make changes if they are enrolled in the Death and Disability Plan and if the Supplemental Death Benefits Program is offered to their employment classification by their church or employing organization.

Although eligible members can still submit their [application](#) by mail, the Board now offers online application through [Benefits Connect](#), the Board's secure benefits website. Complete the online form to expedite the application process.

For additional details, read the recent [Pensions.org news article](#) or go to the [Supplemental Death Benefits Program page](#) on Pensions.org.

Clayton Cobb Begins as Regional Representative on November 1

The Rev. Dr. Clayton Cobb will begin as regional representative for the Synods of Southern California and Hawaii and the Southwest on November 1, 2011.

Most recently, Clayton was pastor and head of staff for St. Peter's By The Sea Presbyterian Church in Rancho Palos Verdes, CA. Previously, he served as pastor and head of staff for Presbyterian Church of Novato, Novato, CA, and as associate pastor/acting head of staff for Lafayette-Orinda Presbyterian Church in Lafayette, CA. Clayton received his doctor of ministry from San Francisco Theological Seminary and his master of divinity from Fuller Theological Seminary. Until his appointment as a regional representative, he served on the Board of Pensions Pastor Advisory Council.

New Video Explains the Importance of Getting an Annual Cholesterol Blood Test

The [latest video in the "What's Your Story?" series](#) is now available on Pensions.org. In this new video, Dr. Paul Volker, a member of the Benefits Plan and the senior physician at a family clinic in Iowa, discusses the importance of getting an annual cholesterol blood test as part of your preventive care. He explains what your cholesterol numbers mean, why high cholesterol can be so damaging over time, and how high cholesterol can be controlled.

For details about coverage for annual well visits for active members of the Medical Plan, please visit [Pensions.org/preventivecare](#), or call the Board of Pensions at 800-773-7752 (800-PRESPLAN).

Fall 2011 Church Treasurer & Business Administrator News Available

This annual newsletter updates church treasurers and business administrators on important Board of Pensions events, changes, and programs that affect members of the Benefits Plan of the Presbyterian Church (U.S.A.). The [fall 2011 issue](#) includes information about Medical Plan cost increases, Retirement Savings Plan fund changes, how church treasurers and business administrators can utilize [Benefits Connect to submit changes online](#), and more.