



The Pension Boards
United Church of Christ, Inc.



The Council for Health &
Human Service Ministries

United Church of Christ

Collaborative Success

Strengthening Financial Security for Essential Caregivers

2024 CHHSM Annual Gathering: Together through Mountains and Valleys »

The Pension Boards + United Church Board of Ministerial Assistance



Rev. Dr. Paul Ramsey
Director, Church Relations & Philanthropy



Travis Marks
Director, Generations University



Maria Soto
Regional Account Manager

Generations United Federal Credit Union



Randy Garrett
*Director, Corporate Development and Analysis, and
Chief Financial Officer*



Paul Bomba
Head of Operations

Today's Discussion

Fireside Chat

Financial Security for Members Answering a Calling

- Moderator – Rev. Dr. Paul Ramsey
- Panelists – Maria Soto & Randy Garrett

A History of Practicing Faith & Finance

How the Pension Boards has Evolved to Improve Members' Financial Security

Maria Soto & Travis Marks

Building a Credit Union

How a Credit Union for the UCC Creates Opportunity and Strengthens Community

Randy Garrett & Paul Bomba

A History of Practicing Faith & Finance

100+ years of building a strong foundation from which ministers and lay workers can answer their calling

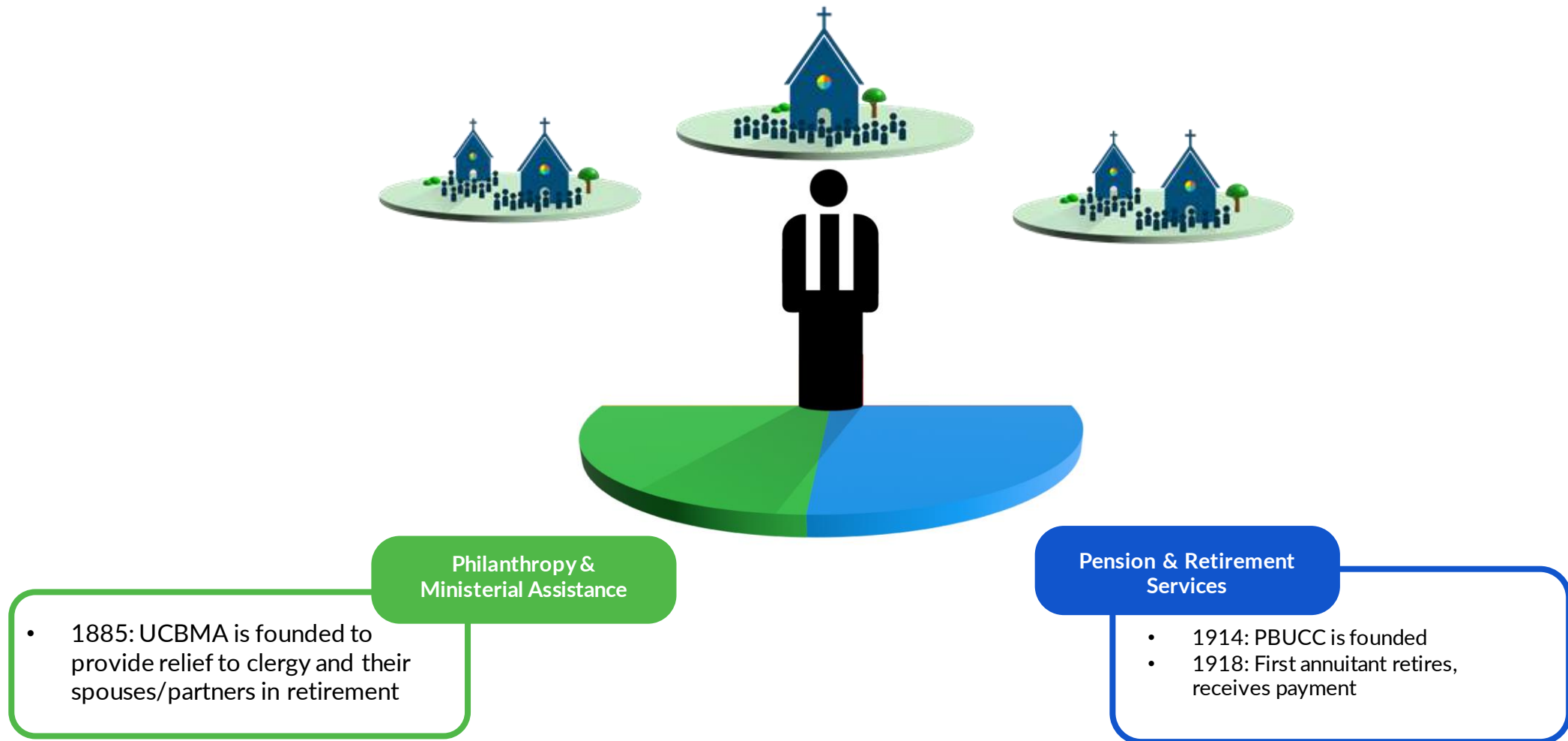


Philanthropy &
Ministerial Assistance

- 1885: UCBMA is founded to provide relief to clergy and their spouses/partners in retirement

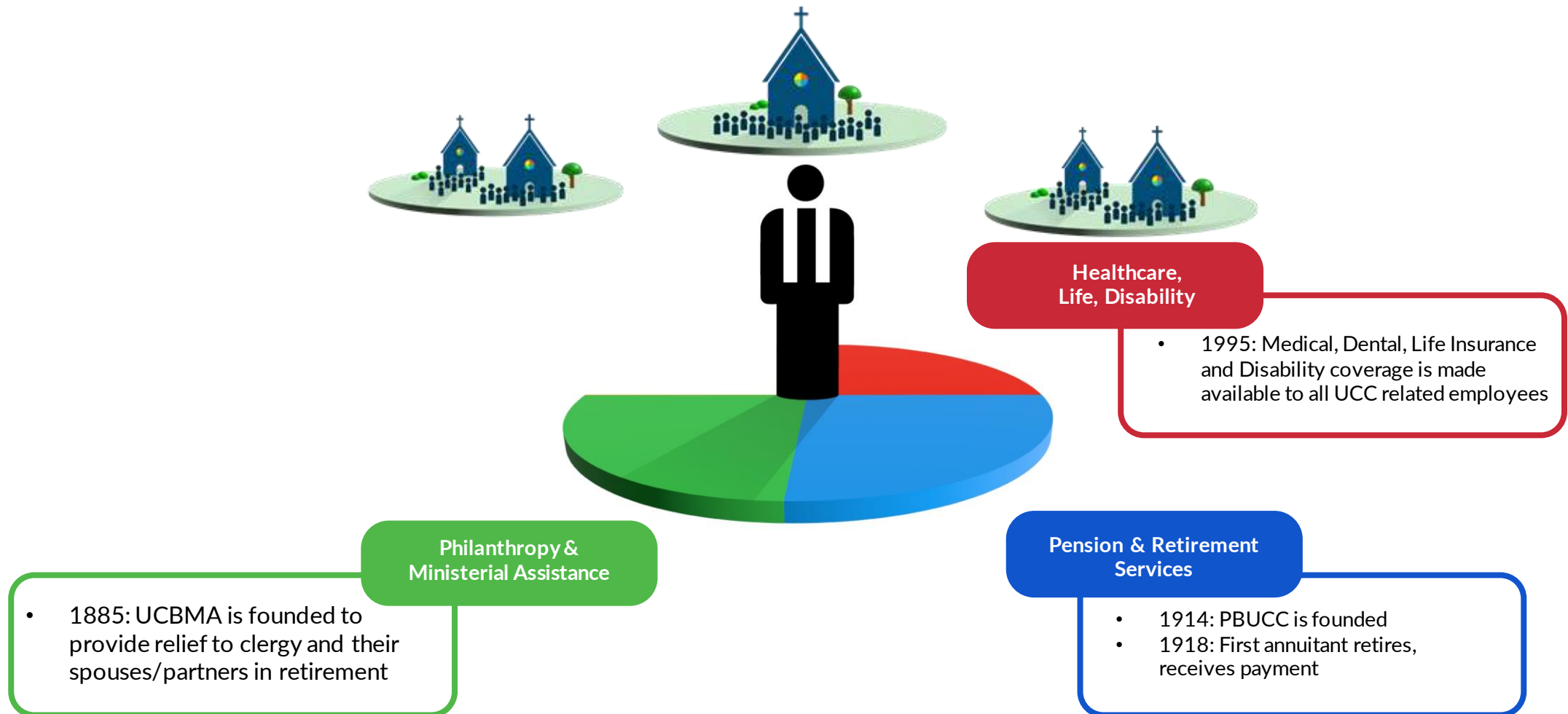
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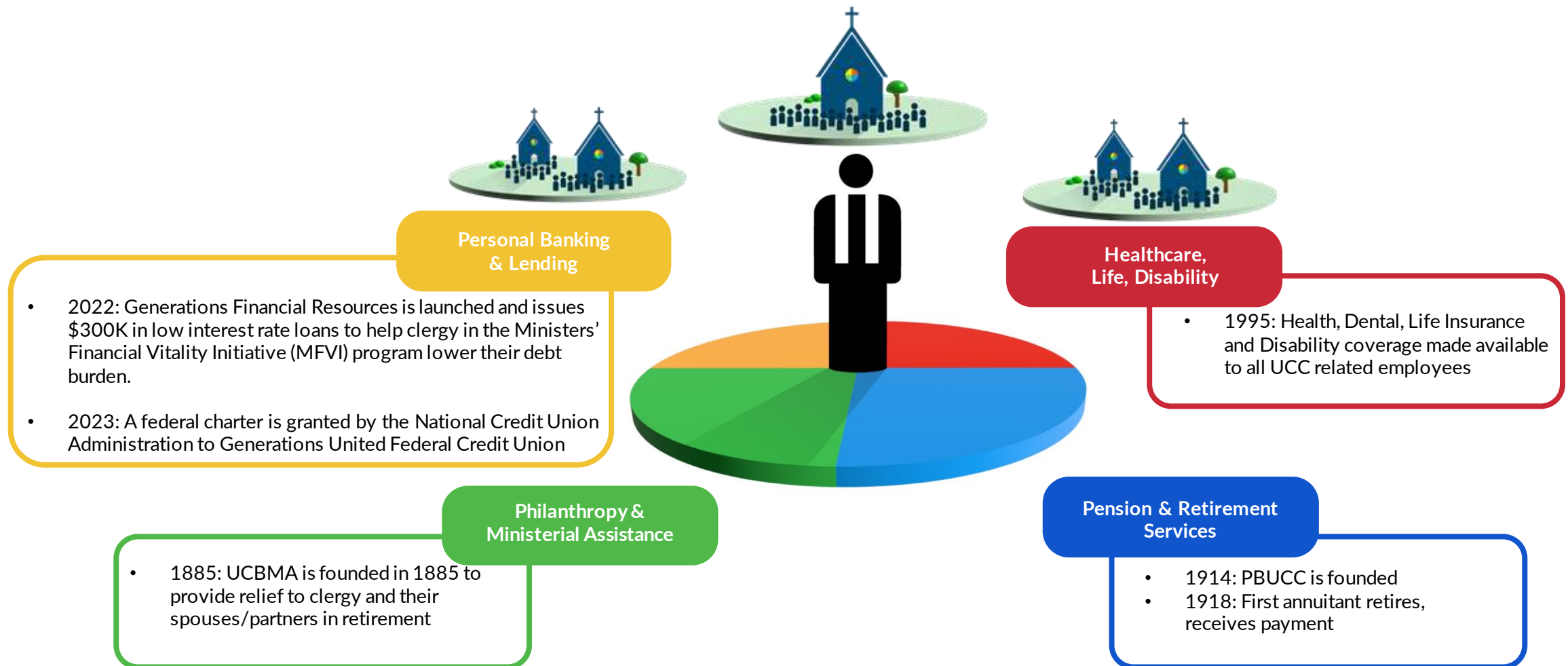
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A History of Practicing Faith & Finance

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Rev. Zack Jackson

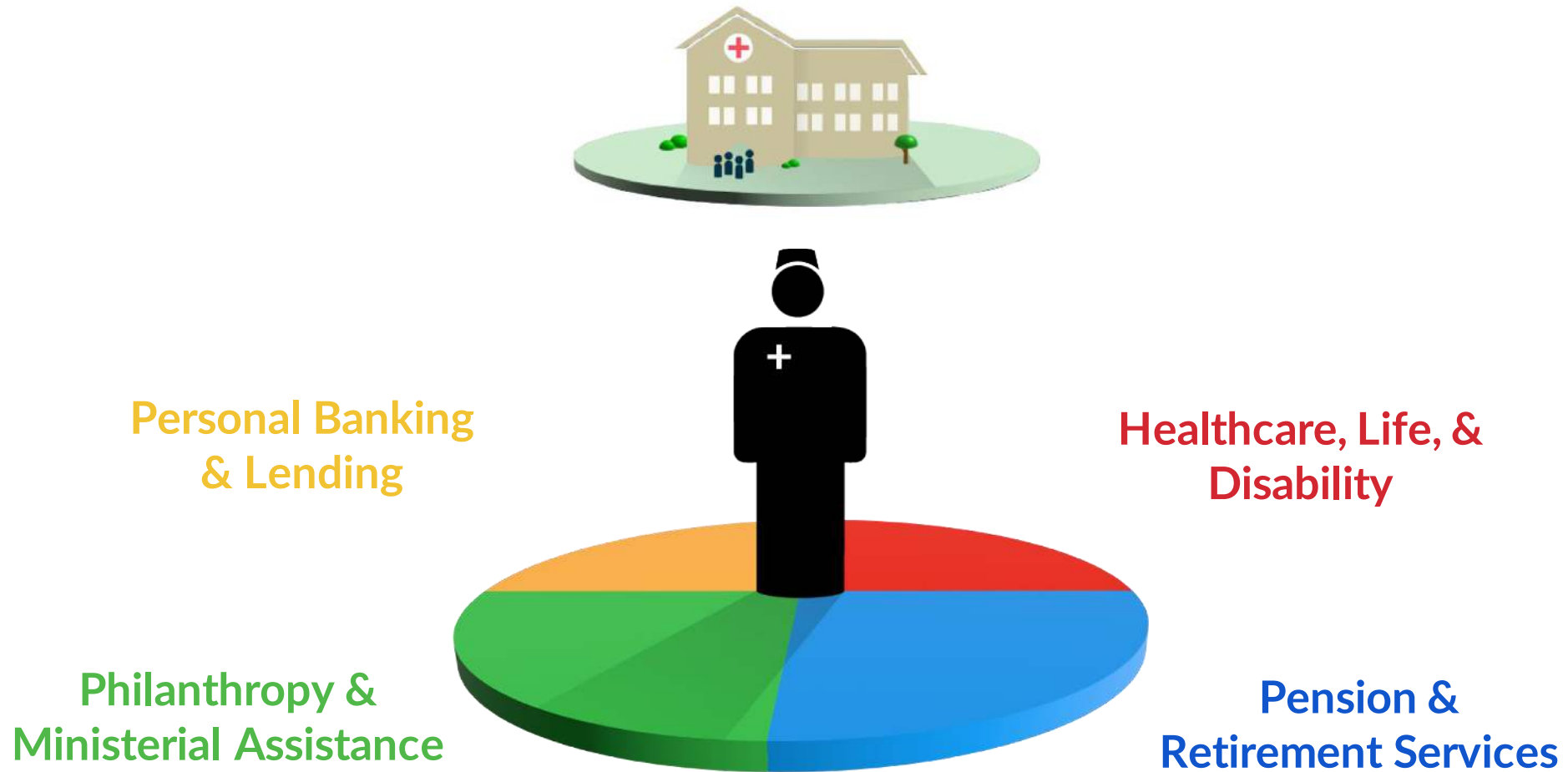


- MFVI Participant
- 2024 New and Renewed Churches Grant
- Pension Plan Member
- Health Plan Member
- Works with a Financial Advisor provided by PBUCC
- *Will be able to realize the benefits of a credit union*

“If you are feeling shackled down by debt and you’re not able to live into your fullness, I would encourage you to take advantage of the programs that the Pension Boards is providing.”

— **Rev. Zack Jackson**
Pastor, Open Table UCC
Pottstown, Pennsylvania

Resources Available to Essential Care Providers Affiliated with the UCC



Samaritan Bethany

- Samaritan Bethany has a dedicated team of 205 full-time and part-time employees.
- Currently, our community serves 160 residents, with a potential capacity for **180+ individuals**.
- With a rich history spanning over 102 years, Samaritan Bethany continues its legacy of compassionate care.
- Proudly affiliated with PBUCC since **2015**, Samaritan Bethany values its membership and the benefits it brings.
- A testament to our commitment to employee well-being: **60%** of eligible Samaritan Bethany staff members utilize our comprehensive benefit plans.

everyday **HEROES**

Marta is committed to Samaritan Bethany's mission and values:

Marta always has a smile on her face! The residents all adore her and she is always so helpful to all her co-workers. She has a very personal relationship with all of the residents and she never fails to make those around her smile.

Marta serves as an excellent role model: Marta is always on time and never complains, no matter what task she is given. She not only completes her own work but helps everyone else, regardless of how busy she is.

Marta contributes towards teamwork and a pleasant work place: I honestly don't know how IL would function without Marta. She will stop what she is doing to answer pages if the Care Attendant is busy. She goes the extra mile for all the residents.



Marta is very creative & always finds a way to solve any problem that is thrown her way. She never leaves a problem for someone else to fix. She always finds a way! Honestly, words don't do enough justice for how excellent & amazing Marta is! We are very lucky to have Marta!

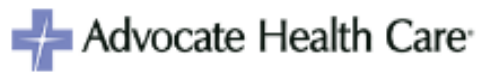


Marta Leveron
February 2024

Housekeeper in Arbor Terrace

Outstanding service is **MY SUPER** power

Current CHHSM Partners



Pension Boards Benefit Plan Highlights

UCC Medical Benefits Plan

Hospital and Medical Services (Highmark Blue Cross/Blue Shield)

No-Cost Preventive Care

Member Assistance Program

Health Stewards Wellness Rewards

Flexible Spending Account

International Medical Coverage

Pharmacy Services

Teladoc

Maternity Benefit

Dental, Vision, Life Insurance, and Pet Insurance

Dental Plan (United Concordia)

Vision Plan (VSP)

Life Insurance and Disability Income Benefit Plan (MetLife)

Pet Insurance (MetLife)



The Lifetime Retirement Income Plan

Open to anyone
working for a UCC
employer

Tax-deductible savings
opportunities

Professionally managed with a
“double bottom line approach”
that considers more than just
the financial performance

Lifetime retirement income
funded from employer
and/or employee funds

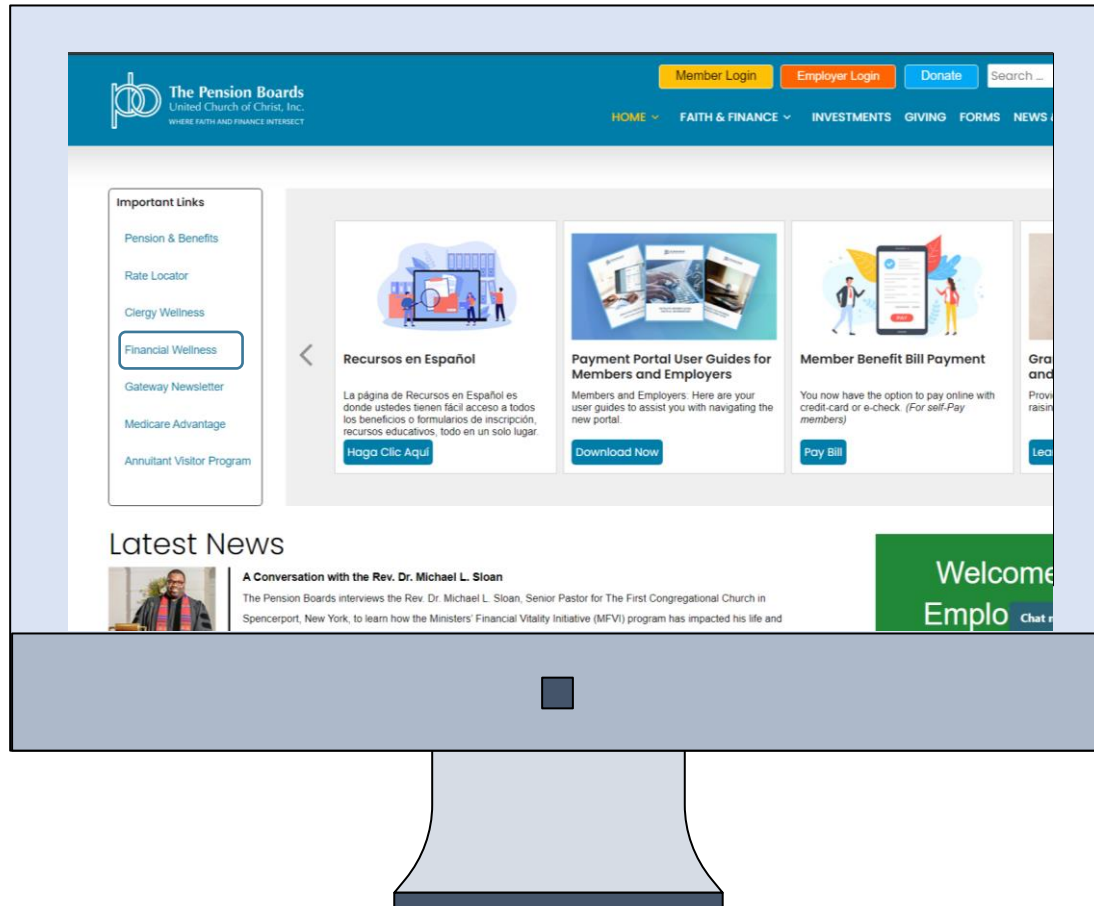
Various investment
options available

Financial wellness tools and
resources are included to help
you plan

Ministerial Assistance Programs

	Pension Supplementation	Health Benefits Supplementation	Emergency Grants
Program Goal(s)	<ul style="list-style-type: none"> • Bring retirees total household income up to a minimum level established each year • Assist those whose retirement or disability income is insufficient to meet basic living expenses 	<ul style="list-style-type: none"> • Help qualified, lower-income retired authorized UCC ministers, lay church employees, and their surviving spouses/partners pay their UCC Medicare Advantage Plan with Rx premiums 	<ul style="list-style-type: none"> • Help meet eligible needs during life's most unexpected events
Eligibility	<ul style="list-style-type: none"> • Minimum 65 years of age • Authorized Ministers with current UCC Standing • Lay Employees of a UCC congregation, Association, Conference, or National Setting with a minimum of 10 years of service • Surviving spouses/partners of the above 	<ul style="list-style-type: none"> • Minimum 65 years of age • Authorized Ministers with current UCC Standing • Lay Employees of a UCC congregation, Association, Conference, or National Setting with a minimum of 10 years of service • Surviving spouses/partners of the above • Enrolled in PBUCC's Medicare Advantage Plan w/RX • Ineligible for Medicaid 	<ul style="list-style-type: none"> • Authorized Ministers with current UCC Standing • Lay Employees of a UCC congregation, Association, Conference, or National Setting, with a minimum of 10 years of service • Surviving spouses/partners of the above • Members in Discernment for at least a year

Resources You Can Rely On



Complimentary Financial Wellness Resources

- Articles
- Guides
- Calculators
- Retirement Planners
- Monthly Webinars

Unlimited, confidential, and
never a sales pitch!



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Generations United Federal Credit Union

Building Financial Trust for Generations

2024 CHHSM Annual Gathering: Together through Mountains and Valleys »

What Makes a Credit Union Valuable?

At credit unions, earnings benefit members through educational programs, lower fees, and competitive rates on loans and savings products. Members' deposits provide for other members' loans for houses, cars or other needs.

Credit Unions

NOT – for - profit

MEMBER owned

MEMBER-elected board of directors

MEMBER-focused planning

EARNINGS benefit members



v s.

Banks

FOR - profit

SHAREHOLDER owned

SHAREHOLDER-elected board of directors

SHAREHOLDER-focused planning

EARNINGS benefit shareholders



Share the Work, Share the Wealth

Deposits* = Opportunity:

Credit Union deposits make funds available to loan to other members.



Credit Cards



Loans

Charitable Components:

- Grants provided through the NCUA.
- Support for community initiatives.



Member Checking



CDs



Member Savings

* This credit union is federally insured by the National Credit Union Administration.

Benefit Everyone

Generations United Federal Credit Union membership will be open to **all clergy, employees, congregants, and organizations in covenant** with the UCC, including their families.



Questions?

Ecclesiastes 4:9-10:

It's better to have a partner than go it alone.

Share the work, share the wealth.

And if one falls down, the other helps.

Benefit Plans & Ministerial Assistance



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Lead Account Manager for CHHSM entities

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