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Coverage of Same-Gender Partners
The Board of Pensions of the Presbyterian Church (U.S.A.)

Questions and Answers

Background

The Board of Pensions of the Presbyterian Church (U.S.A.) is responsible for administering the Church pension and benefits program. Those covered under the Benefits Plan of the Presbyterian Church (U.S.A.) are known as “members” and share financial responsibility.

On July 9, 2010, the General Assembly, the most inclusive governing body of the Church, approved a resolution urging the Board of Pensions to extend spousal and dependent benefits to same-gender partners on the same basis as it does for opposite-gender married couples. The General Assembly also approved a dues increase of up to 1 percent to fund these domestic partner benefits and urged the Board of Pensions to design a mechanism to “provide relief of conscience, to be implemented simultaneously with these actions, for those congregations for whom these actions cause a moral dilemma.”

A special committee of the Board of Directors of the Board of Pensions studied the various issues surrounding the matter for more than a year. On March 3, 2012, the Board of Directors voted to amend the Benefits Plan to extend spousal and child benefits to same-gender partners of Benefits Plan members, effective January 1, 2013.

The Board of Pensions will formally report its response to the 2010 overture and the approved amendments to the Benefits Plan to the 220th General Assembly, scheduled June 30 through July 7, 2012. No further action is necessary; the Board’s amendment of the Benefits Plan is binding.

Q1: Who will qualify for benefits as a result of the plan amendments?

A: The Benefits Plan has been amended to change the definitions of family members eligible for coverage as dependents of a member. Same-gender partners of plan members who are licensed or certified as a spouse, civil union partner, or domestic partner under state law and their children will be eligible for coverage beginning January 1, 2013.

Q2: How will same-gender partners and their children qualify for benefits?

A: Beginning January 1, 2013, upon enrolling a spouse or partner, all members will be required to present an official document showing that they are in a civil marriage, civil union, or domestic partnership. Options for entering into a same-gender partnership differ by state; in some states, no such option exists. The Board of Pensions will accept documentation from any state or foreign jurisdiction, regardless of the member's state of residence.

Q3: When will benefits be available?

A: The Board of Pensions will formally respond to the 2010 resolution with a report to the 220th General Assembly, scheduled June 30 through July 7, 2012. The Board will then implement the system changes and communications plan needed to ensure coverage of the new participants, effective January 1, 2013.

Q4: What if there is no option for making a same-gender partnership official in my state?

A: Residents of states or foreign jurisdictions that do not provide an option for same-gender partners to enter into an officially sanctioned relationship may travel elsewhere to do so. To qualify for Benefits Plan coverage, the member's residence will not matter; the Board of Pensions will accept official documentation from any state or foreign jurisdiction.

Q5: When will I know what I have to do to obtain coverage?

A: The Board of Pensions will formally report its decision to the 220th General Assembly, scheduled June 30 through July 7, 2012. After that, the Board will notify members on how to enroll for coverage, effective January 1, 2013.

Q6: Will unmarried opposite-gender partners be able to qualify for benefits?

A: No. The General Assembly’s action urging the Board of Pensions to consider extending benefits referred only to same-gender partners. If a member seeks coverage for his or her opposite-gender partner, the pair must be legally married to each other. A member adding a dependent for coverage effective January 1, 2013, or later will be required to provide documentation of marriage or civil commitment in a state or foreign jurisdiction.

Q7: Will dues increase as a result of this vote?

A: No. The Board has determined that adding the new participants will not necessitate a dues increase at this time.

Q8: Didn’t the General Assembly authorize a dues increase to cover the addition of same-gender partners?

A: Yes. The General Assembly did authorize the Board of Pensions to increase pension dues by 1 percent, if necessary, when it urged that benefits be extended to same-gender partners. However, the Board of Pensions determined that an increase was not necessary at this time.

Q9: What about the dues increases the directors approved in July 2011? Wasn’t that in anticipation of covering same-gender partners?

A: No. The directors voted in July 2011 to raise dues by three-quarters of a percentage point in 2012 and again in 2013. The increases are needed to maintain the Medical Plan reserves within Board guidelines. Without them, the reserve level would drop too far, due to claims activity and rising healthcare costs.

Q10: Will the Board of Pensions provide for a “relief of conscience”?

A: No. Relief of conscience allows employing organizations to ensure that their dues do not cover benefits to which they object. Dues will not increase with the addition of same-gender partners to the Benefits Plan, so no relief of conscience mechanism is included.

Q11: Does the Board of Pensions currently provide any coverage to same-gender partners?

A: No. However, a Benefits Plan member may designate a beneficiary under certain benefits of the Death and Disability Plan, Retirement Savings Plan, and supplemental plans regardless of the beneficiary's relationship with the member.

Q12: Why did it take 1½ years to vote on coverage for same-gender partners?

A: The Board of Directors of the Board of Pensions initially referred the General Assembly's urging to the directors' Pension Committee. However, the directors soon realized that the issue touched many aspects of the Benefits Plan, so a special committee of eight directors was appointed to study the proposed addition of beneficiaries. The Board of Pensions held listening sessions in conjunction with two annual gatherings of church leaders from across the country in 2011. Additional input came from correspondence the Board of Pensions received on the issue.

Q13: Does the 220th General Assembly (2012) have to give final approval to the Board of Pensions' decision to extend benefits to same-gender partners?

A: No. The Board of Pensions has sole discretion to amend the Benefits Plan. Amendments to the Pension Plan require a two-thirds majority of the Board, and the amendments passed by that margin. The Board of Pensions will deliver a formal report on its action and the plan amendments to the 220th General Assembly, scheduled June 30 through July 7, 2012, in Pittsburgh.

Q14: If I have concerns, to whom should I address them?

A: Questions and concerns should be directed to Andrew Browne, corporate secretary of The Board of Pensions of the Presbyterian Church (U.S.A.), at 215-587-7600 or CorporateSecretary@pensions.org.

Q15: What happens if the overture to the 220th General Assembly asking that we not extend domestic partner benefits passes?

A: The Board will consider the request.