## Month-by-Month Emails

## *Text for emails, letters, memos to employees*

#### Email 1: Medical Plan Basics

**Subject line: Medical Plan Basics**

Your medical coverage through the Board of Pensions of the Presbyterian Church (U.S.A.) provides important and valuable benefits.

If you have questions about how the Medical Plan works, visit [pensions.org](https://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits) at the links below:

* [PPO: deductibles, copays, copayments, and out-of-pocket maximums](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/PPO)
* EPO: deductibles, copays, copayments, and out-of-pocket maximums
* [HDHP: deductibles, copays, copayments, and out-of-pocket maximums](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/HDHP)
* [Health savings account](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Health-savings-account) (Available with HDHP only)

You can find additional Medical Plan details in the [Guide to Your Healthcare Benefits](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/med-119.pdf/).

#### Email 2: Power of small amounts

##### Subject line: Start saving (more) during America Saves Week

[America Saves Week](https://americasavesweek.org/), a national celebration that encourages employees to save more, is the perfect time to take a step in the right direction. Take a few moments during America Saves Week, February 24 – 29, 2020, to check your savings status and investment strategy.

If you are looking for a convenient way to start saving for retirement, or if you just need a refresher, consider these features available when you save in the Retirement Savings Plan:

* pretax and Roth after-tax savings;
* low fees;
* a wide range of investment options;
* planning tools and resources; and
* secure account access.

To learn how saving just a small amount can make a difference in your future financial security, check out these resources from Fidelity Investments, the Retirement Savings Plan record keeper.

* [Power of small amounts](https://communications.fidelity.com/wi/powerofsmallamounts/),
* [Financial Checkup](https://digital.fidelity.com/prgw/digital/financial-checkup/survey/1), and
* [Just 1% more can make a big difference](https://www.fidelity.com/viewpoints/retirement/save-more)

For more information, visit the Retirement Savings Plan pages at pensions.org/benefitsguidance.

#### Email 3: Nutrition

##### Subject line: Good nutrition pays off

Who says good nutrition doesn’t pay off?

Good nutrition can help reduce the risk of developing certain diseases and health conditions. The Medical Plan covers a consultation with a network nutritional counselor for only a $25 copay.

Read [Eat your way to better health](https://www.pensions.org/news-and-events/articles/Eat-your-way-to-better-health) and [Focus on healthy eating habits](http://www.pensions.org/news-and-events/articles/Focus-on-healthy-eating-habits-during-National-Nutrition-Month) articles on pensions.org. And remember, when you visit a network nutritionist, record it on the [Call to Health](https://calltohealth.limeade.com/Home) website by the November deadline to earn 100 points in the [Call to Health program](https://www.pensions.org/your-path-to-wholeness/call-to-health).

#### Email 4: Telemedicine through Teladoc

**Subject line: Need medical care right now?**

A valuable part of medical coverage through the Board of Pensions of the Presbyterian Church (U.S.A.) is the telemedicine benefit through Teladoc. Teladoc gives you access to a licensed doctor via app, phone, or video 24/7 anywhere in the U.S.

To learn more, visit the [Teladoc page on pensions.org](https://www.pensions.org/what-we-offer/our-plans/medical-plan/teladoc), or read [Teladoc app offers convenient access to quality medical care when traveling](http://www.pensions.org/news-and-events/articles/Teladoc-app-offers-convenient-access-to-quality-medical-care-when-traveling).

#### Email 5: Importance of an emergency fund and updating beneficiaries

##### Subject line: How to build an emergency fund

Wondering how you can possibly put aside a few dollars for emergencies if you can’t even pay the bills this month? Read [How to fast-track your emergency fund](http://www.pensions.org/news-and-events/articles/How-to-fast-track-your-emergency-fund) and [How to save for an emergency](https://www.fidelity.com/viewpoints/personal-finance/save-for-an-emergency).

And, if you participate in the Retirement Savings Plan, log on to [NetBenefits](http://www.fidelity.com/atwork) to review and update your beneficiaries. Read more here: [Updating beneficiaries is an important part of financial planning](http://www.pensions.org/news-and-events/articles/Updating-beneficiaries-is-an-important-part-of-financial-planning) and [How to Update Your Beneficiaries](https://www.fidelity.com/customer-service/how-to-update-account-beneficiaries).

For more information, visit the Retirement Savings Plan pages at pensions.org/benefitsguidance.

#### Email 6: Dental health

**Subject line: Don’t forget your annual dental exam**

When was your last visit to the dentist for a professional cleaning and exam?

Many people don’t realize the importance of preventive dental care and how it can contribute to overall health and well-being. Learn about the connection between dental health and a healthier life at [Aetna’s website](https://www.aetna.com/individuals-families/dental-health/oral-health-overall-health.html).\*

If you elected dental coverage through the Board, preventive care, routine checkups, cleanings, and bitewing X-rays are covered at 100 percent. Learn more about these benefits on [pensions.org](https://www.pensions.org/what-we-offer/benefits-guidance/dental-coverage/How-it-works).

Don’t forget to record your preventive dental exam on the [Call to Health](https://calltohealth.limeade.com/brandedlogin.aspx?e=BoardOfPensions) website to [earn points](https://www.pensions.org/your-path-to-wholeness/call-to-health/answering-the-call).

*\*- Dental coverage through the Benefits Plan of the Presbyterian Church (U.S.A.) is administered by Aetna*.

#### Email 7: Employee Assistance Program (EAP)

**Subject line: EAP: More than just counseling**

If you’ve heard about the Employee Assistance Program (EAP) available through our Medical Plan, you may not know about all the services it has to offer. In addition to counseling for you and your household members, services include financial consultations, legal and tax assistance, senior care resources, and more.

For more information, read [Employee Assistance Program](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Employee-Assistance-Program).

#### Email 8: Vision benefits

**Subject line: Protect those peepers!**

Your medical coverage includes an annual [vision exam benefit](http://www.pensions.org/what-we-offer/benefits-guidance/medical-benefits/Vision-exam-benefit) with a participating VSP Choice network optometrist or ophthalmologist. Don’t forget to record your annual vision exam on the [Call to Health](https://calltohealth.limeade.com/brandedlogin.aspx?e=BoardOfPensions) website to [earn points](https://www.pensions.org/your-path-to-wholeness/call-to-health/answering-the-call).

If you elected [vision eyewear coverage](https://www.pensions.org/what-we-offer/benefits-guidance/vision-eyewear-coverage/how-it-works) through the Board, you have an annual allowance toward eligible vision services and materials, such as glasses and contact lenses, in addition to a discount for covered materials over and above the allowance. Vision eyewear coverage does not include coverage for eye exams. If you elect vision eyewear coverage without Medical Plan coverage, no eye exam benefit is available.

VSP has the one of the largest networks of independent vision care providers, and the network is also supported by large retail chains, including Walmart, Sam’s Club, Costco, and Pearl Vision. In total, there are over 29,000 VSP provider offices, including 95,000 access points.

#### Email 9: Annual enrollment: It’s here

**Subject line: Annual enrollment is October XX to November XX**

During annual enrollment, you may change benefits elections, or add or drop coverage, for next year. You can start preparing for annual enrollment now:

* Log on to [Benefits Connect](https://benefitsconnect.pensions.org/_layouts/15/BenefitsConnect/Login.aspx?ReturnUrl=%2f_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&Source=%2F) to review the coverage you currently have.
* Think about whether the same coverage will meet your needs next year.
* Learn about benefits available next year and important things to consider when electing benefits [link to pensions.org page and/or news article TBD].

Then, when annual enrollment begins in October, you can view your benefits options and costs on Benefits Connect and enroll or make changes to your coverage effective January 1. Remember, annual enrollment is your only chance to make changes or elect coverage for next year unless you have a qualifying life event during the year.

While you’re electing benefits during annual enrollment, take a moment to review and update your beneficiaries to be sure that any survivor benefits will be paid as intended. From your [Benefits Connect](https://benefitsconnect.pensions.org/_layouts/15/BenefitsConnect/Login.aspx?ReturnUrl=%2f_layouts%2f15%2fAuthenticate.aspx%3fSource%3d%252F&Source=%2F) home page, choose My Benefits and select Death to add, remove, or update beneficiaries. Learn more by reading [Benefits Connect: It’s not just for annual enrollment](https://www.pensions.org/news-and-events/articles/Benefits-Connect-It%E2%80%99s-not-just-for-annual-enrollment).

***And, time is running out to save on next year’s medical deductibles***

If you’ve already completed [Call to Health](https://www.pensions.org/your-path-to-wholeness/call-to-health), congratulations and thank you! If you haven’t, you still have time to earn reduced medical deductibles for next year by recording activities and completed challenges on the [Call to Health](https://calltohealth.limeade.com/Home) website — but you need to act by the November deadline!

#### Email 10: Save/save more in the RSP during annual enrollment

##### Subject line: Annual enrollment is a good time to remember the RSP

Although you can sign up for the Retirement Savings Plan, or change your RSP elections at any time, annual enrollment season – October and November – is a good time to think about saving (or saving more) in the Retirement Savings Plan, because it’s when you or family members may be making benefits decisions that affect your finances.

To learn more about the RSP, refer to the [Retirement Savings Plan Fidelity enrollment guide](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/RSP_PCUSA_Fidelity.pdf/). Once you’re ready to sign up, complete the [RSP Salary Deferral Agreement](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms/Documents/ors-001.pdf/) and [RSP Fidelity Investments enrollment form](http://www.pensions.org/file/what-we-offer/benefits-guidance/forms/Documents/RSP%20PC%28USA%29%20Enrollment%20Form.pdf/) and return them to your employer. After you sign up, read [How the RSP Works](http://www.pensions.org/what-we-offer/benefits-guidance/retirement-savings-plan/How-it-works) and [Target Date Funds take the guesswork out of saving for retirement](http://www.pensions.org/news-and-events/articles/Target-date-funds-take-the-guesswork-out-of-saving-for-retirement) to learn more about the plan.

For more information, visit the Retirement Savings Plan pages at pensions.org/benefitsguidance.

#### Email 11: Get the most out of your prescription drug coverage

##### Subject line: Get the most out of your prescription drug coverage

Your [prescription drug coverage](http://www.pensions.org/what-we-offer/benefits-guidance/prescription-drug-benefits) through the Medical Plan offers several ways to save on out-of-pocket costs for medications prescribed by your doctor.

* You can save on out-of-pocket costs for covered medications by selecting generics or formulary brand drugs.
* If you [use the mail-order service](https://www.pensions.org/what-we-offer/benefits-guidance/prescription-drug-benefits/Using-your-benefits) you can save on your out-of-pocket cost for medications (including those on the Preventive Drug List) that you take on a regular basis (for example, medications to treat high blood pressure, high cholesterol, or thyroid conditions).
* If you use select preventive prescription drugs that are highly effective in preventing or managing chronic conditions, such as diabetes and high blood pressure, you pay reduced copays for these drugs in the PPO option, and you pay only a flat-dollar copay with no deductible in the HDHP option.

Read more about [How prescription drug benefits work](https://www.pensions.org/what-we-offer/benefits-guidance/prescription-drug-benefits/How-it-works) and [tips for lowering prescription drug costs](https://www.pensions.org/news-and-events/articles/Six-ways-to-lower-your-prescription-costs).

#### Email 12: From senior leadership [version for employers *new* to Call to Health]

##### Subject line: An invitation to be your best with Call to Health

Welcome to Call to Health, a well-being initiative for employees and their spouses who have medical coverage through the Board of Pensions.

We know you’re committed to being your best — and Call to Health can help you do just that by completing activities (called challenges) that focus on the four dimensions of wholeness: spiritual, health, financial, and vocational. By bringing these key areas into balance we can become our best selves and bring our unique gifts to our families, our communities, and those we serve.

One aspect of the program that I’m particularly excited about is how customized it is for each individual. That’s because when you complete the confidential Well-Being Assessment (a required challenge) you’ll get a personalized summary highlighting your top three strengths along with your top three areas for improvement. From there, you can choose activities to help you focus on those areas that need more attention, as well as explore other activities to make your strengths even stronger.

##### Get started today

I invite you to get started by registering at [calltohealth.org](http://www.calltohealth.org/). Then, by completing certain levels, you can qualify for reduced medical deductibles and earn gift cards. You can get all the details at [pensions.org/calltohealth](http://www.pensions.org/calltohealth).

Once you’re registered you can

* explore and join personalized challenges;
* connect to devices and apps to track your activity on the go; and
* share your progress and accomplishments with others through the Call to Health Social Feed.

And, when you register and complete the Well-Being Assessment, you’ll receive a $50 Tango card!

I’m looking forward to answering the Call to Health. I hope you’ll join me.

Wishing you the best of health,

##### [Name]

#### Email 12: From senior leadership [version for employers *already offering* Call to Health]

##### Subject line: An invitation to be your best with Call to Health

Welcome to a new year of Call to Health, a well-being initiative that helps you be your best by focusing on the four dimensions of wholeness: spiritual, health, financial, and vocational. By bringing these key areas into balance we can become our best selves and bring our unique gifts to our families, our communities, and those we serve.

One aspect of the program that I especially like is how customized it is for each individual. That’s because when you complete the confidential Well-Being Assessment (a required challenge) you’ll get a personalized summary highlighting your top three strengths along with your top three areas for improvement. From there, you can choose activities to help you focus on those areas that need more attention, as well as explore other activities to make your strengths even stronger.

##### Get started today

I invite you to get started today at [calltohealth.org](http://www.calltohealth.org/). In addition to qualifying for reduced medical deductibles, there are new levels to complete and earn $50 Tango cards. You can get all the details at [pensions.org/calltohealth](http://www.pensions.org/calltohealth).

If you haven’t answered the call in the past, I encourage you to register on the Call to Health website and discover all that the program has to offer. And, when you register *and* complete the Well-Being Assessment, you’ll receive a $50 Tango card!

I’m looking forward to answering the Call to Health. I hope you’ll join me.

Wishing you the best of health,

##### [Name]