



## Annual Enrollment for Dental and Supplemental Death through November 15

Annual enrollment, **through November 15**, is the time for members to apply for or make changes to dental and supplemental death coverage. If members did not apply for these plans when they first enrolled in the Benefits Plan, annual enrollment is the only time they can enroll for or make changes to their dental and supplemental death coverage, unless they experience certain qualified life-change events.

This enrollment period is also a great time for members to consider if they are interested in other optional benefits, including the Retirement Savings Plan of the Presbyterian Church (U.S.A.) and Long-Term Care Insurance.

If members are eligible for the Dental Plan or the Supplemental Death Benefits Plan, they can [apply for or make changes to their coverage online](#) through Benefits Connect, the Board's secure benefits website. Members who haven't registered for Benefits Connect yet can follow these [simple, step-by-step instructions](#).

**Note to employers:** The Board generates daily letters advising employing organizations when their members apply for coverage for the first time or apply to make changes to that coverage for one or both plans during this annual enrollment period.

For more information, visit the [Annual Enrollment page](#) on pensions.org.

## Members Can Review Supplemental Medicare Coverage Now To Prepare for 2014

The Board's updated healthcare booklets for retired – and soon-to-retire – members are now available on pensions.org. These booklets explain how the Medicare Supplement Plan works with Medicare coverage:

- [Choosing Healthcare Coverage at Retirement](#)
- [Guide to the Medicare Supplement Plan](#)

The booklets show **2014** deductibles and copayments for the Medicare Supplement Plan. However, the Centers for Medicare & Medicaid Services (CMS) is not expected to release Medicare Part A and B deductibles and premiums until mid-November. Therefore, the **cost examples** in the booklets use **2013** figures to show what Medicare, the Medicare Supplement Plan, and members pay for certain services. These examples will be updated in the booklets and available on pensions.org in December and in print in January.

The open enrollment period for Medicare plans is October 15 through December 7 for those who are considering changing plans. If members wish to continue participating in the Medicare Supplement Plan, they do not need to do anything. For more information, call the Board of Pensions at 800-773-7752 (800-PRESPLAN) and speak with a member service representative.

## **October is Breast Cancer Awareness Month: Know the 8 Warning Signs**

National Breast Cancer Awareness Month, October, is a good time to learn the warning signs for breast cancer. Members who have any of these **symptoms** should see their doctor right away:

1. a painless lump or mass (hard with irregular edges or tender, soft, and rounded)
2. swelling (in part or all, with or without a lump)
3. a change in size or shape
4. skin irritation or inflammation (redness or thickening)
5. a change in skin texture, such a dimpling, indentation, or flaky skin
6. discharge
7. pain or tenderness
8. enlarged lymph nodes (swelling) in the armpit

To learn more about breast cancer awareness and detection, read the [pensions.org news article](#).

## **Life Events Section on pensions.org Can Help Guide Members through Transitions**

Significant events in members' lives can affect their benefits – their coverage and what they're eligible for – so when they have a change in their personal circumstances, such as getting married or having a baby, it's important for them to take a few steps:

- Notify their employers.
- Submit the necessary paperwork to the Board of Pensions.
- Understand how their new circumstances affect their benefits.

The [Life Events section](#) on the redesigned pensions.org offers information and resources related to many of the transitions that can occur in life and provides guidance, forms, and

publications to help members make well-informed choices – and complete the appropriate paperwork – to make the most of their benefits throughout the stages of their lives.

Read the [pensions.org news article](#) to learn more about the Life Events section.

## **Lesson 8 in Online Personal Finance Series Discusses Paying for College**

The thought of paying for a college education can be overwhelming, but planning ahead can help alleviate these worries. As with most things, knowledge is the key to proper planning. To help improve understanding of the various ways to finance college, Board University offers [Paying for College](#), lesson 8 in its online personal finance series.

This lesson discusses

- ways to save for college;
- financial assistance sources;
- the difference between need-based and non-need-based loans;
- how to apply for financial aid; and
- how financial aid is determined.

This lesson is the latest addition to the [personal finance series from Board University](#). This online education series provides information about getting control of a financial situation.

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