

The Board of Pensions

F-1.0404: Openness

*“In Jesus Christ, who is Lord of all creation, **the Church seeks a new openness to God’s mission in the world.***

In Christ, the triune God tends the least among us, suffers the curse of human sinfulness, raises up a new humanity, and promises a new future for all creation.

*In Christ, Church members share with all humanity the realities of creatureliness, sinfulness, brokenness, and suffering, as well as **the future toward which God is drawing them.***

The mission of God pertains not only to the Church but also to people everywhere and to all creation.

As it participates in God’s mission, the Presbyterian Church (U.S.A) seeks:

*- a new openness to the sovereign activity of God in the Church and in the world, to a more **radical** obedience to Christ, and to a more **joyous** celebration in worship and work;*

- **How does the agency demonstrate that it is open to God’s activity in the church and in the world?**

We say yes!

In years past, the Board protected its members by saying no to lots of things.

No, you can’t have medical coverage without pension as well.

No, you can’t serve in that role if you have retired.

No, we can’t lower the cost of dues for seminary students.

Those No’s insured that that the financial assets we held would be available to provide benefits for our members. But it also resulted in serving fewer active members every year for 30 years. Decline was an embedded assumption.

Starting three years ago we went out into the Church to ask what was needed.

“Flexibility and affordability adapted to multiple contexts of ministry,” was the response, “As long as you don’t abandon our commitment to our ministers!”

And so we have responded with a mix and match menu plan combined with Pastor’s Participation dues. We have eliminated administrative rules that unnecessarily restricted options. We know that innovation happens on the periphery, never at the center of large organizations. Our role is to support that innovation by allowing new forms to flourish even if they don’t fit our structures. Anyone with an idea to create something new has an eager partner in the Board.

For the first time in 30 years, the Board has seen an increase in active members and in 2018 that increase will be even greater!

We are done with decline. We dare not proclaim the transforming Gospel of new life in Christ and then plan for our demise!

We work every day to find the new avenues of witness to the saving grace of Christ Jesus, to the call for justice and to fulfill the promise of life abundant.

- **How does the agency engage in prayerful discernment as it seeks to be obedient to Christ?**

Prayer is central to life of the Board of Pensions.

We pray at the start of every Board meeting, at the start of every committee meeting, at the start of every Executive Team meeting, at the start of our senior staff meetings, at our strategic planning retreat, at our vendor summits, at our Benefits Connections around the country.

These prayers are not a perfunctory invocation of God's blessing.

These prayers are mindfully structured to include thanks and request guidance for the day's discernment. Every prayer ends by lifting up another ministry of the Church to remind us that we are connected in Christ Jesus and that the decisions we make always have implications beyond those in the room. We maintain a schedule of those intercessory prayers to make sure we move through the whole of PC(USA) ministries before repeating.

- **What could the agency do to bring more joy to its staff, to members of the church, and to the world?**

For our staff, we operate on the dual concepts of hospitality and excellence. Hospitality is about how we treat each other and excellence is about how we create opportunities for achievement. True excellence creates the capacity for hospitality in that we have time to stop and engage rather than being harried in our work and schedules. At its deepest level, joy is derived from a meaningful pursuit in service to others. Every member who calls the Board is greeted with "How may I serve you?" In our employee engagement survey one of the most valued parts of working at the Board was the commitment to serving others.

At GA 222, a group of the YAADs dubbed the Board, "the fun agency." It was one of the most welcome changes we could imagine. Two years earlier, we were still known as "the suits," not exactly a term of endearment. Our shift from solely financial emphasis to the concept of wholeness as reflected in our Theology of Benefits was symbolically represented chromatically by the four colors of our tri-centennial logo. Each color represented an aspect of wholeness: Health; Vocation; Spirituality; Financial. The matching shirt colors of our staff and the booth space all reflected this new commitment to living fully within the life of the church. Often joy is found in such small surprises.

- a new openness in its own membership, becoming in fact as well as in faith a community of women and men of all ages, races, ethnicities, and worldly conditions, made one in Christ by the power of the Spirit, as a visible sign of the new humanity;

- **How does the agency foster community within the agency? How can the agency build greater trust among the agency staff?**

Within our staff, there is a commitment to what we call engagement. We work with an external consultant to execute a statistically validated survey and have developed action plans to improve our life together. We have a whole range of engagement opportunities including monthly worship, all company gatherings, communal meals, departmental field trips for bowling or art lessons, and importantly - community service. We serve our homeless neighbors each month

at Broad Street Ministries. Our United Way campaign offers the opportunity for each participant to take a day of paid leave to volunteer in one of the agencies they have supported financially. We have drives for the Philabundance food program and a Christmas bazaar that raises money for the Assistance Program. These commitments bind us together and reinforce our understanding that we are here to serve others and not ourselves.

We are in the midst of a full office renovation which will replace the look of a bank trust division with a modern, light filled space for collaboration and engagement. Having replaced most of our mail and fulfillment needs with digital communications and optical filing solutions, we are creating a “town center” with space for a kitchen, dining area, break area and chapel. The space will be large enough for us to gather all employees together for special events and meetings. Each department will have access to small group gathering spaces.

- **How does the agency promote unity and connectedness in the whole church? How can the agency build greater trust within the PC(USA)?**

Connection is our unwavering focus at the Board. We look for opportunities to knit our communion together in everything we do. Our relationship with the Foundation has never been closer, offering joint seminars and combining our funds development efforts. With OGA we have collaborated in very public ways like the Mid-Council Leadership Conference (record pre-registration in 2017) and in very technical ways such as building a database of all ministers ordained during the last ten years to examine trends in call and benefits. We provide IT equipment and resources to the Historical Society and contribute financially to their work through an arrangement for curation services. Our work with PMA includes a commitment to fund the majority of MRTI expenses, participation in the Christmas Joy Offering, interlocking Board representation, coordination on programs for educational debt relief and new ministers programs. We work on a staff level with all agencies in the chiefs meetings, leading the Denominational Response on Environmental Stewardship, in Big Tent, in GA staffing, in our joint insurance program and in communications.

Beyond these formal agency relationships, the Board has undertaken Church engagement with renewed energy. We have more than doubled the participation in Benefits conversations, expanding the participation from primarily mid-council leaders to include ruling elders in large numbers. We have shifted our field staff from a focus on member services to church consulting. We have developed curriculum on just compensation and stewardship that is being delivered by our staff to church sessions. We are partnering more closely with our seminaries, even co-locating our staff on their campuses. We are reaching out to the hundreds of Presbyterian entities with whom we have seemingly lost touch as a denomination: care facilities for the elderly, colleges, camps and conference centers. By the start of 2018, thousands of new members employed by these organizations will have joined the Plan. We look to the future and have partnered with NEXT Church to create a resource website for new ministers which is housed on our servers.

Trust is sustained through consistent transparency and truth telling. The Board has become ever more open about our strengths and our weaknesses. When we

began sharing the financial challenges of the health plan in clear and understandable language, we got a very positive response. When we began talking about poor stewardship in the declining number of active members, people already knew it. We have demonstrated our ability to listen by responding with new options, new dues structure, new flexibility, new energy. The feedback has been positive.

- **What are your thoughts about white privilege in the PCUSA? How can the agency contribute to building a church that truly honors God, celebrates the diversity of God's creation by lifting up all people, and demonstrates that we are all one in Christ Jesus?**

The fact is that we are a predominantly white denomination that aspires to be something different. To help the body move in the direction of that aspiration, there must be modeling of alternative forms of leadership by those so entrusted. The Board pays close attention to issues of diversity in its Board of Directors and within its staff. Our hiring practices and results are reviewed by our Board and staff annually. Our diversity measures consistently exceed the denominational goals established by GA.

Statistics are important, but sometimes a single voice can offer clarity where data seems too flat. At a recent gathering of organizations that participate in the Board's benefits plans, men and women were equally represented but there was only one person of color among the ten attendees. That person happened to be a former healthcare executive who is now serving in a role within a church organization. After the event which included a series of staff presentations, he asked to speak with me.

"I just want to thank you," he said, "I don't know how the Board has done it, but you have the most diverse leadership I have encountered anywhere in the healthcare industry." He went on to say, "I don't mean just representation, but the Board clearly has women and people of color in key leadership and operational roles. Too often diversity is confined to 'less critical' jobs."

We are far from complete on our journey toward a fully inclusive culture, but it remains a priority as we pursue our mission of caring for those who serve the church. Beyond our own staff, we are relationship with the racial/ethnic ministries of PMA to continue adaptation of our plans and procedures to meet the particular needs of immigrant and racial/ethnic communities.

- a new openness to see both the possibilities and perils of its institutional forms in order to ensure the faithfulness and usefulness of these forms to God's activity in the world;

- **What are some possibilities in the agency which would allow the agency to be more faithful and useful for what God is doing in the world?**

The Board is actively exploring numerous options for the future that will strengthen its support of those who have answered God's call to ministry in all its vocational forms. We are exploring the use of our financial expertise to slow the increase of medical costs. We are exploring alternative pricing structures to stimulate the creation of more benefits bearing ministerial positions. We are re-shaping our educational debt program to meet critical financial needs of new

ministers. We are developing a third health plan to meet the needs of diverse contexts of ministry. We continue to develop the new minister CREDO program. We are learning how to bring ministers and sessions together around terms of call through our pilot “Healthy Pastors, Healthy Congregations” initiative in North Carolina, which we expect to take nation-wide in 2019.

- **What are some perils in the agency’s institutional form which could inhibit faithful obedience to God?**

One great strength of the Board is that the trust structures which have been established provide for sound financial management that ensures we fulfill the promises we have made as a denomination to those who answer God’s call. Our process is deliberate and decisions are fully vetted. We are clear in our mandate to serve the members of the Plan.

That strength can also be a constraint. We hold funds for particular purposes. Sometimes that can make us appear less responsive or slow in response to pressing needs outside of our mandate.

Of perhaps greater concern would be construing this question to include all of PC(USA) and the interaction of the various elements of the collective institutional form. As budgetary pressures have stripped away functional resources in our sister agencies, effective denominational leadership has been hampered. The President of the Board in past years held an official seat in the office of vocation. That no longer exists. The lack of clear authority between OGA and PMA can make it difficult to engage high level discussions, such as “What should be our strategy around what some have labeled as the impending shortage of ministers.” It is not that our colleagues aren’t committed and willing to work together, it is that few feel empowered in the current structure to fully engage without board approval. This makes the denomination think small and tactically, not bold or comprehensively.

- **What are the things you hold on to as essential and carry forward, even as you are open to the new?**

The Board is a profound expression of how we care for each other in the community of faith. We are dedicated to serve our Members who are determined by the church itself. We believe in expert financial management and compassionate care in its administration. We are committed to community nature, call neutrality and generational equity. We are committed to the wholeness that God desires for all people and believe that when the community ensures the well-being of those who serve it, they can bring their best gifts to God.

Our denominational commitment to our employees and how we structure those benefits should be a witness to the lordship of Jesus Christ to the world.

- **If you could change one thing within the agency which would create new opportunities to do the agency’s job better, what would that be?**

Our counterparts in the Episcopal Church have a fund of over a billion dollars to provide subsidies for healthcare in small churches. Because of this, they were able to mandate benefits for all employees, not just ministers. That would be wonderful.

- a new openness to God's continuing reformation of the Church ecumenical, that it might be more effective in its mission."

- **What new ecumenical partnerships and collaboration have been most effective in accomplishing the agency's mission? What new ecumenical partnerships would help the agency be more effective in mission?**

Ecumenical ministry is critical in the Board's mission. This occurs in several ways.

The Church Benefits Association (CBA) is a group of 48 denominations, catholic orders and Jewish traditions that meets to share best practices. We band together in buying coalitions for health plan administration, Employee Assistance Programs, pharmacy benefit manager negotiations, vetting of investment options and the administration of retirement savings plans. Thus we share knowledge and reduce cost by working together. The President of the Board of Pensions holds a permanent Director's seat at CBA.

The Church Alliance (CA) is the organization of the CBA CEO's. Its purpose is to advocate for faith based benefit and compensation issues in the legislative, judicial, and regulatory environments. The CEO's are supported by the core lawyer working group made up of the large plans' in-house counsels. CA contracts with the firm of K&L Gates as its Washington, DC representative. Working with the Episcopal Church and the UCC, the Board offers the CREDO program. This time of discernment for ministers focuses on the four areas of wholeness: Vocation; Health; Financial; Spiritual. Over 2000 PC(USA) ministers have participated and the Board is now the largest of the three CREDO organizations.

- **What is your agency saying "no" to right now in order to focus energy on what you need to say "yes" to? What would the agency love to do but cannot?**

We have said "no" to decline so that we can say "yes" to innovation.

We would love to make healthcare costs, especially pharmaceuticals, go down.