

September 30, 2008

Heartland Presbytery
Attn: Treasurer/Business Administrator
3210 Michigan Ave Suite 200
Kansas City, MO 64109-2055

Dear Treasurer/Business Administrator:

We are pleased to report that, even as healthcare costs continue to rise, there will be **no increase in the dues percentage** for Medical Plan benefits under the Traditional Program in 2009. The dues percentage will continue at 19.5 percent of the medical participation basis. Our stable Medical Plan reserves play an important role in maintaining the medical dues percentage at its current level.

Our continued ability to hold down dues also depends, in part, on the health status of our Plan members. If we are to keep healthcare affordable, we all must take action to improve our health and well-being. To that end, please encourage Plan members at your church or employing organization to fulfill their responsibilities to Stewardship of Self, whether by taking advantage of our preventive health and wellness programs, participating in stress relief and exercise programs, or even attending a financial planning seminar — all of which offer a means to enhance well-being.

Thank you for working with us to manage our healthcare costs. Additional information about our programs, including what's new for 2009, will be provided in our early November mailing to members. You will receive a copy of this communication.

Sincerely,



Patricia M. Haines
Senior Vice President, Benefits

P.S. On a different note, if your organization or employees participate in a 403(b) plan, by now you are aware that new IRS regulations will govern these plans as of January 1. If your organization or employees participate in our plan — the Retirement Savings Plan of the Presbyterian Church (U.S.A.) — you will soon receive a letter and Adoption Agreement from the Board of Pensions. In order to meet certain of your new compliance responsibilities, you will need to complete and submit the agreement to the Board by December 31. For more information, check out the Retirement Savings Plan section of Pensions.org, or call us at 800-773-7752 (800-PRESPLAN).