



700 EAST MELROSE AVENUE • FINDLAY, OHIO 45840
JOEL YOUKERS, THIRD PARTY ADMINISTRATOR

November 5, 2025

To: All clergy and church employees enrolling in benefit programs through the PC(USA) Board of Pensions

From: Joel Youkers – Third Party
Administrator Maumee Valley
Presbytery

Subject: Flexible Spending Accounts through Maumee Valley Presbytery

The open enrollment period with the PCUSA Board of Pensions insurance programs is currently underway for calendar year 2026. As you are reviewing and planning for calendar year 2026, it may be a good time to consider a Dues Share Health and Dependent Care Flexible Spending Account administered as a service of Maumee Valley Presbytery. This is a free service of MVP.

This Plan provides three options to all participants. Individuals can elect to reduce a paycheck by allocating pre-tax funds to:

- (1) Pay a share of medical and optional health coverage dues not paid by their Employer;
- (2) Be reimbursed for eligible dependent day care expense;
- (3) Be reimbursed for eligible medical/healthcare expenses.

Overall, this type of plan provides a win/win for the employer and the employee. It allows the employer a tax break because the employing organization does not have to pay a matching tax on any monies withheld from their employee's pay (FICA or SECA) under the plan. The employee is allowed to reduce paychecks for the items listed above tax free. Individuals can therefore be reimbursed for medical expenses when the money is needed.

As this type plan falls under Section 125 of the IRS Regulations, several simple steps are necessary and must be completed before December 1, 2025. Here are the steps to be followed:

- (1) Download the Dues Share Health and Dependent Care Plan Document from The Maumee Valley Presbytery website.
- (2) Read the plan carefully. Then answer this question – Is this plan one that you (Church/employer) would like to provide as a benefit to your employee(s)?





700 EAST MELROSE AVENUE • FINDLAY, OHIO 45840
JOEL YOUKERS, THIRD PARTY ADMINISTRATOR

(3) If the answer is YES, then share this plan with your Session or Council. The PLAN must be formally adopted by your Session. Insert the name of your church or organization, and make sure it is signed and dated prior to December 1st.

(4) Appoint a local administrator, who will be the direct contact with Joel Youkers, the Third Party Claims Administrator. This could be your Personnel Committee Moderator or the person doing payroll.

(5) Send a COPY of the signed and adopted PLAN, along with a completed Enrollment Form for each new participant, to the Claims Administrator at the following address: Mr. Joel Youkers, 1246 Pinehurst Drive, Defiance, OH 43512-9151. THE ENROLLMENT DEADLINE IS DECEMBER 1st, 2025. Remember the plan year will begin January 1, 2026 and all payroll changes need to be effective January 1st.

(6) Be sure that your local administrator/contact also sets up the employee's Salary reduction in the payroll as a tax free item (pre-tax).

(7) Once Joel receives your plan and enrollment forms, he will confirm receipt with both the employer and employee and send the Claim forms and further instructions on filing a claim.

If you have further questions or need assistance in adopting the Plan, please feel free to call Joel Youkers at (419) 439-1209 or e-mail him at joelyoukers@gmail.com.

Some KEY ITEMS to note:

Your church/organization needs to adopt THIS Plan to utilize the claims administration service.

To participate, employees must be in the medical plan of the Board of Pensions, PC(USA).

Employee tax savings include federal income tax, and state and local income tax in most, but not all states.

This election of salary reduction should be based on

(a) Actual medical dues owed by the employee for the plan year;

800 / 222-2494 • 419 / 423-9073 • FAX: 419 / 423-9089
E-MAIL: joel@maumeevp.org • WEBSITE: www.maumeevp.org





700 EAST MELROSE AVENUE • FINDLAY, OHIO 45840
JOEL YOUKERS, THIRD PARTY ADMINISTRATOR

- (b) The cost of dependent care for the plan year (maximum \$7,500 if married, \$3,750 if married filing separately); Page 3
- (c) Estimated medical expenses for 2026 (maximum withholding is \$3,400 annually).

The election is in force for the whole year, and cannot be changed unless there is a qualifying change in status.

Medical/Health Reimbursement balance carry-over to a new plan year is limited by the IRS to \$660 in calendar year 2026. Any balance greater than \$660 is forfeited by the employee.

Each election is considered a separate item and cannot be co-mingled, i.e., Money in the medical reimbursement election cannot be used for dependent care or visa versa.

Employers need to be aware that for medical/health reimbursement, the entire amount of the elected annual contribution must be available immediately to pay reimbursable expenses if approved by the claims administrator.

Optional medical/health dues include: dental insurance plan, long term care insurance, vision eyewear insurance, supplemental death and disability insurance provided by the Board of Pensions.

One way to help offset the rising costs of health care is through the use of Tax Advantaged plans. This service of a Third Party Administrator provided at no cost to congregations in the Maumee Valley Presbytery can provide a safe, confidential and effective way to support pastoral leadership.

For those churches already utilizing the Dues Share Health and Dependent Care Flexible Spending Accounts in 2025, the open enrollment for 2026 will be from November 5th to December 1st 2025.

If you have questions or need assistance, please do not hesitate to contact Joel Youkers at (419) 438-1209 or by e-mail at joelyoukers@gmail.com

