



Bible Fellowship Church

Denominational Headquarters - Executive Board

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Brethren,

As we come closer to the end of the year, we want to encourage you to be prudent and effective in your deliberations concerning several opportunities for the coming year. This is an opportune time as many of you are looking at your 2025 budgets and are evaluating ways to improve services and reduce costs, including insurance.

Our preferred Church Insurance agency, Brotherhood Mutual, has several ancillary programs that are worth investigating. These include 'Employee Health Benefits,' 'Ministry Works Payroll,' and 'Faith Ventures.'

Employees Health Benefits is a faith-based health care plan, a sharing plan - much like Medi-Share, but they also offer a traditional plan for churches that prefer that option. You might want to contact them concerning this as they can guide you in the process to find the best health care solutions. Although expensive, the BFC also has a Group Plan with Blue Cross that you might want to consider.

Ministry Payroll Plans are a very cost-effective way to take the burden off the treasurer of needing to be a tax payroll expert while also protecting the ministry from IRS violations. Payroll plans tend to be expensive and most are not familiar with church payroll implications.

Faith Ventures provides Short Term Travel Insurance for your short-term missions trips, can help to book airfare, provide trip resources, and Accident and Sickness Medical Coverage at a very low cost. The websites for these offerings are:

<https://www.brotherhoodmutual.com/products/employee-health-benefits>

<https://www.brotherhoodmutual.com/products/ministry-payroll>

<https://www.faithventures.com/compare-plans>

I have found the agency that supports our insurance program, ***PA Church Insurance Agency - both Chris Fellon and Hugh Hayner*** to be very knowledgeable and helpful, as well as spiritually interested in church ministries as they have been members at one of our BFC churches, so they have a good understanding of BFC ministry activities. If you want more information about Brotherhood Mutual and the many services the company offers, you can find it at www.brotherhoodmutual.com, or contact their agency at 570-495-4056. You can also find a link to them on our www.bfc.org website. Our office is also available if you have questions or want to talk about our experience with Brotherhood Mutual. Call Jodi or Julie at 610-398-8776.

May God continue to bless you as you serve and protect your ministry.

David T Allen, BFC Executive Director