THE BOARD OF PENSIONS OF THE PRESBYTERIAN CHURCH (U.S.A.)

Presbytery Action Required:
- Signature on form
- Written Verification from Stated Clerk/EP

Information for Presbytery Leaders 2026

Candidates/Inquirers/CPM
- Medical coverage for seminary students (See Benefits Dues and Costs 2026 for costs)
- First Call, First Steps Seminar (See First Call, First Steps)

First Call
- Structuring Terms of Call (See Living by the Gospel)
- Enrollment at start of service, not Ord/install date; church Employer Representative administrates

Covenant Package (CP) - 10% of Effective Salary
- Any qualified employee serving 20+ hrs./wk.
- Pension (8.5%), Temporary Disability (0.5%), Death & Disability - D&D (1%)
- Access to: EAP, Education, Assistance Programs

Congregational Pastors Package (CPP) - 27.5% of Effective Salary (+ flat national pricing for dependent coverage)
- Installed Positions (required; no hourly work requirement) or optional for non-installed PCUSA ministers and CREs* serving PCUSA congregations 20+ hrs./wk.
- Member-only medical (17.5%) Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
- The new subsidy for dependent children of pastoral leaders enrolled in the CPP will cover 50% of the national, community-rated medical coverage cost of dependent children, effective Jan. 1, 2027.
- Access to: EAP, CREDO and Education Programs, Assistance Programs

**CREs with sacramental responsibilities are also eligible for housing allowance*

Transitional Pastor's Participation (TPP) - 47% of Effective Salary (includes full-family medical)
- Available for any pastor enrolled in Pastors Participation on Dec. 31, 2024 – no new enrollments in 2026
- Full-family medical (37%); Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
- Access to: EAP, CREDO, Assistance Programs, and Educational Programs
- TPP will sunset in 2029 instead of 2027

Decision Guide for Minister Benefits – Calculator for most pastoral position benefit options.

Presbyterian CREDO
- Three Versions: Newly Ordained; CREDO I (mid-career); CREDO II (age 55-70)
- Eligibility for any pastor enrolled in BoP Medical and/or Pension

Minister Member Termination of Service
- CPP/TPP: Benefits to end of month; + 1 month no-cost medical; + 1 month no-cost death benefit; employers can extend benefits end date
- Covenant Package: up to 1 month no-cost death benefit
- May enroll in Ministers Bridge Coverage/Medical Continuation

Ministers Bridge Coverage Up to 24 months for clergy in CPP/TPP; can cover whole family

Medical Continuation
- 18 months - May follow Transitional Coverage, but not *vice/versa*
- Same medical plan (does NOT include Pension, Death & Disability)
- May provide medical coverage beyond 18 months for eligible early retirees (Rule of 70)

Resignation/Forced Termination - Dissolution of Call
- Severance payments impact dues
- Reporting continuation of salary and benefits
- Renunciation of jurisdiction: **Notify BoP immediately**--Benefits end at the end of the month of renunciation.

Disability - Determined by BoP and actively managed by Lincoln Financial

- Temporary Disability Plan: benefits begin on 8th day, 70% of Effective salary, can last until 90th day. Employer continues to pay benefits
- Death and Disability Plan: Disability (core long-term) initiates on the 91st day if approved, 70% Effective Salary or Church Median. Benefits provided by and handled by the Board

Retirement (see dedicated webpage**:** For Members Planning to Retire)

- Encourage participation in pre-retirement seminar (THRIVE or Retirement Conversations).
- Members should call Member Services to request **Retirement Packet** 4 to 6 months before date to begin receiving pension; *Note: Honorably Retired status processed separately by Presbytery/COM*
- The Board notifies Presbytery Stated Clerk when minister member's retirement is processed

Post Retirement Service and Dues: Administrative Rule 801: Post-Retirement Service

- Under 20 hours – no dues. 20+ hrs./wk - 12% dues which support Innovative Ministry Grants
- Reported to the Board by employer within 60 days. *Presbytery approval required for 20+ hrs./wk only.*
- Does not affect Pension Benefits
- *Note: Retirees can return to active service, enroll in benefits, and earn additional pension credits. Pension payments are suspended while retired member is in active service*

Death

- Report to Member Services by calling 800-773-7752 or email: memberservices@pensions.org
- Active/Disabled Members: Salary Continuation (12 mo.); Lump Sum Benefit
- Retiree Death Benefit: $12,500 if enrolled in Death & Disability in last employment of eligible service.

Innovative Ministry Grants

- Organizing Pastors/Evangelists (Job code 301): Board pays 100% for 3yrs, 66% in yr 4, 33% in yr 5
- Shared Ministry – 2+ congregations covenanting to share a PC(USA) Minister, dues reduction up to 5 years

Employee Assistance Program (EAP)

- SpringHealth: New EAP provider in 2025. Integrated into BCBS Network. 6 no-cost counseling sessions, unlimited no-cost coaching, work/ life balance resources, and more
- Management Consultations & Referrals, Emotional Health, and Other Support

Assistance Programs

- Emergency Assistance Grants: all members enrolled in any 1 benefit (including RSP)
- Adoption Assistance, and Transition to College: any member in pension or medial
- PCUSA Ministers in medical or pension: Minister Debt Relief, Minister Educational Debt Assistance (MEDA) and Sabbath Sabbatical Support Grants, Clergy Wellness Support
- PCUSA Ministers and CRE's in medical or pension; Child Care Support for those with children ages 0-6 years to offset a portion of their child care needs ($500 per child, up to $1,500 per month per family)
- For Retirees: Housing Supplements, Income Supplements, and Retiree Medical Grants

Other Relevant Topics

- Understanding Effective Salary – Comprehensive guide to what compensation is/is not included
- Validated Ministries – Employer/Presbytery complete and sign registration form to BoP first time; annual verification reminder sent to minister member
- **Collections** – Presbytery notified when church is +90 days delinquent on dues
- **Split Service**: Members can serve more than one employer; employers may share cost of benefits

Helpful Resources

- Documents on pensions.org – printable documents with plan information and other helpful guidance

Contact Information:
Member/Employer Services, 800-773-7752, memberservices@pensions.org
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