MINIMUM TERMS OF CALL 2025

For 2025, the minimum terms of call for the Presbytery of Lake Huron will include an effective salary of at least $50,325. This is 75% of the 2023 Church Wide Median of $67,100.

Minimum Terms of Call shall also include 4 weeks of vacation including 4 Sundays; 2 weeks of Study Leave including 2 Sundays and up to 12 weeks of family leave. All of these various times off apply whether full-time or part-time, whether installed, temporary or CRE status.

> For family leave, the congregation and/or pastor can contact COMMP for both planning and to access possible assistance with the costs to the congregation for family leave.

Medical and Pension Benefits

It is a long-standing value of the Presbyterian Church USA and our Presbytery that those who serve as ministers or pastors have their entire households, including spouses and minor children, provided with medical insurance. In 2025, it is the expectation of Presbytery that this continue to be one of our core values. No pastor should have to worry about whether their spouse and/or dependents are covered from medical events that can strike any one, at any time.

How that coverage is provided has changed in 2025.

For those in an installed call, either full-time or part-time: Participation in the Board of Pensions' Pastor Participation Plan is still required by the Book of Order in the following manner:

Pension and Income Assistance Programs -	10% of effective salary
Medical Coverage (installed pastor only)	16% of effective salary
TOTAL for Full-time Installed Pastor **only**	26% of effective salary

** for 2025, 2026, and 2027, participation in the Traditional Plan is available as a percentage of effective salary and covers pastor, spouse, and dependents. For 2025, for pension and medical, that totals 43% of effective salary. That effective salary percentage increases *at a minimum*, to 47% in 2026 and 51% in 2027. It could be higher.

For those in a full-time, temporary position (interims/stated supply)

Pension and Income Assistance Programs	10% of effective salary
Medical Coverage (for pastor only)	Coverage provided either through a Board of Pensions program or marketplace equivalent, with the concurrence of COMMP.

For the spouse and dependents of all full-time clergy, installed or temporary

> Medical Coverage for spouse and dependents shall be provided by the congregation either through a Board of Pensions program or equivalent (whether government sponsored like Medicare or provided by a spouse's employer or purchased on the open market) with the concurrence of COMMP.

For part-time, non-installed service or those serving as Commissioned Pastors, there is not a coverage requirement. But various options are available through the Board of Pensions and the marketplace. Talk with our Board of Pensions representative Luke Choi; or Jessica Schira, Presbytery Financial Secretary; or Ted McCulloch, Presbytery Stated Clerk on some of the different options available.