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 2025

Candidates/Inquirers/CPM
- Medical coverage for seminary students (See Quick Facts and Dues 2025 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) - 26% 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 (16%) Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
- Access to: EAP, CREDO and Education Programs, Assistance Programs

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

Transitional Pastor's Participation (TPP) - 43% of Effective Salary (includes full-family medical)
- Available for any pastor enrolled in Pastors Participation on Dec. 31, 2024 – no new enrollments in 2025
- Full-family medical (33%); Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
- Access to: EAP, CREDO, Assistance Programs
- Will increase by at least 4% every year until this program sunsets in 2028

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)
- In 2025 eligibility determined by 2024 enrollment in PP or MC. For 2026 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 Ministers Bridge 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 on date of notification of the presbytery

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; *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. Over 20 hours 12% dues which *Note: Post Retirement Dues* support Innovative Ministry Grants
- Reported to the Board by employer within 60 days. *Presbytery Letter no longer required*
- 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

Innovative Ministry Grants
- Organizing Pastors/Evangelists (Job code 301): Board pays 100% for 3yrs, 66% in yr 4, 33% in yr 5
- Shared Ministry – grant applications beginning Jan 1, 2025
- Pathways to Renewal – sunset in 2023. Will honor those grants in TPP through end of grant period.

Employee Assistance Program (EAP)
- SpringHealth: New EAP provider (Previously CIGNA). Integrated into BCBS Network. 6 free visits/ year
- Management Consultations & Referrals, Emotional Health, and Other Support

Assistance Programs
- Assistance Program Expansions : highlights recent changes
- Clergy Wellness Support
- Emergency Assistance Grants
- Adoption Assistance, and Transition to College
- Ministers in CPP or TPP: Minister Debt Relief, Minister Educational Debt Assistance (MEDA) and Sabbath Sabbatical Support Grants
- 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 done via email reply (Stated Clerk)
- **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. Must call Employer Services to establish a split service.

Helpful Resources
- Season of Rebuilding Microsite containing the most recent information about the 2025 Benefits Plan
- 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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