



Name of Minister: \_\_\_\_\_

Church or Employing Organization: \_\_\_\_\_

<b>EFFECTIVE SALARY</b>	<b>Current Year</b>	<b>Prior Year</b>	<b>MVP MINIMUM</b>
1. Annual Cash Salary (Required)			
2. Housing Allowance (Required)			
3. Employing Organization Contribution			
4. Bonus			
5. SECA over and above 50% specified below			
6. Other			
7. Manse			
<i>Total Effective Salary (lines 1-7)</i>			<b>48,000.00</b>

<b>PROFESSIONAL EXPENSES NOT INCLUDED IN EFFECTIVE SALARY</b>	<b>Current Year</b>	<b>Prior Year</b>	<b>MVP MINIMUM</b>
Continuing Education Reimbursable Expense (MVP minimum \$1,000)			<b>1,000.00</b>
Professional Reimbursable Expense			
Travel (Mileage) Reimbursement (MVP minimum \$2500 or \$3739 if yoked churches)			<b>2,500.00</b>
Other (please describe)			
<i>Total Professional Expenses</i>			<b>3,500.00</b>

**OTHER NON-FINANCIAL BENEFITS AND SPECIAL PROVISIONS – CALLED & INSTALLED**

1. Paid Time Off: \_\_\_\_\_ days (minimum 4 calendar weeks or 20 individual work days)
2. Study Leave: \_\_\_\_\_ days (minimum 2 calendar weeks, or 10 individual work days)
3. Other special provisions: (please describe)

Travel (Mileage) Reimbursement: \$2500/year for a single church; \$3739/year if yoked; or as submitted as an expense reimbursable at the current IRS mileage rates found on the IRS website (<https://www.irs.gov/tax-professionals/standard-mileage-rates>).

Fringe Benefits	Current Year	
Pension: 8.5% of Total Effective Salary		
Death and Disability: 1% of Total Effective Salary		
Temporary Disability: 0.5% of Total Effective Salary		
SECA @ 50% (not required)		
Bonus (not required)		
COVENANT PACKAGE TRANSITIONAL PASTOR'S PARTICIPATION CONGREGATIONAL PASTORS PACKAGE  <i>circle one</i>	Paid by Church	Paid by Pastor
Medical Coverage:		
Dental Coverage:		
Vision Coverage:		
<i>Total Benefit Contributions from Church and Pastor Respectively</i>		
	Current Year	Prior Year
<i>TOTAL COST TO CHURCH</i>		
<i>TOTAL COST TO PASTOR</i>		

### HELPFUL NOTES

- This document is for all pastors other than pulpit supply contracts.
- For any pastor, the **full-time minimum effective salary** is \$48,000/year.
- If a pastor works less than full-time, the minimum effective salary is prorated. For example, the minimum effective salary for ½ time is \$24,000/year.
- Minimum effective salary includes everything in the first box of the form: **annual cash salary** and **housing allowance** are typically the main two categories.
- For any pastor working more than 20/hours a week, some form of fringe benefits must be offered.

### BENEFIT OPTIONS OVERVIEW

- ATTACHED TO THIS DOCUMENT IS A 5 PAGE DETAILED EXPLANATION OF BOARD OF PENSION BENEFIT OPTIONS. FOR MOST CONGREGATIONS AND PASTORS PAGE 4 OF THAT DOCUMENT IS THE MOST IMPORTANT. There are three main healthcare packages. These packages were designed by the Board to create options for congregations and pastors to better meet their needs as healthcare costs rise.
- **The Covenant Package** is designed for pastors who do not need health insurance through the PCUSA. But it requires the pastor to serve in a non-installed position. Called and Installed pastors can not opt into this plan. By working with COM, their session, and congregation, pastors can work to alter their pastoral designation to a non-called and installed pastoral role.
- **The Transitional Pastor's Participation Package** will only be available for 2025, 2026, and 2027. It is designed to help pastors to *transition* to the Congregational Care Package. The Transitional Pastor's Participation package requires full-family medical coverage (as opposed to the Congregational Pastors Package) and will have significant cost increase each year until it is phased out. Pastors starting a new call can not opt into this plan. The term "transitional" in the title of this package refers to the transitory nature of this package, and not the type of pastor (ie. transitional or interim pastors).
- **Congregational Pastors Package** is designed for pastors who need medical insurance. As part of this package, pastors and congregations can opt into medical insurance for others in their family. This additional family coverage may be paid by the congregation or the pastor.
- Once pastors and congregations determine which benefits work best for them they are to fill out the benefit table in these Terms of Call with the appropriate percentages and prices (pages 1 to 3).
- **Luke Choi is the MVP BOP Representative. He can be reached at 215-587-7463 or [lchoi@pensions.org](mailto:lchoi@pensions.org) and is extremely helpful.**

	<b>The Covenant Package</b> <i>(Only pastors who are not Called and Installed pastors are eligible.)</i>	<b>The Transitional Pastor's Participation Package</b> <i>(To help pastors transition to the Congregational Pastors Package over three years.)</i>	<b>The Congregational Pastors Package</b> <i>(In 2028 this will be the only package for Called and Installed Congregational Pastors, and is available to all pastors.)</i>
<b>Pension</b>	8.5% of Effective Salary	8.5% of Effective Salary	8.5% of Effective Salary
<b>Death &amp; Disability</b>	1.0% of Effective Salary	1.0% of Effective Salary	1.0% of Effective Salary
<b>Temporary Disability</b>	0.5% of Effective Salary	0.5% of Effective Salary	0.5% of Effective Salary
<b>Employee Assistance Plan</b>	Included	Included	Included
<b>Health Insurance for Pastor</b>	Not Included	33% of effective salary (2025). 43% of effective salary in 2026. 53% of effective salary in 2027.	16% of effective salary, subject to the minimum annual dues amount of \$6,000 and the maximum annual dues amount of \$17,000.
<b>Health Insurance for Spouse</b>	Not Included	Subject to the minimum annual dues amount of \$15,000 and the maximum annual dues amount of \$43,000.	Available for congregational or pastoral buy-in @ \$11,000.
<b>Health Insurance for Children</b>	Not Included		Available for congregational or pastoral buy-in @ \$8,950.
<b>Health Insurance for the Whole Family</b>	Not Included		Available for congregational or pastoral buy-in @ \$20,600.
<b>Dental</b>	Available for congregational or pastoral buy-in	Available for congregational or pastoral buy-in	Available for congregational or pastoral buy-in.
<b>Vision</b>	Available for congregational or pastoral buy-in	Available for congregational or pastoral buy-in	Available for congregational or pastoral buy-in.
<b>Supplemental Death Benefit</b>	Available for congregational or pastoral buy-in	Available for congregational or pastoral buy-in	Available for congregational or pastoral buy-in.
<b>Total Base Cost</b>	10% of Effective Salary plus add-ons	43% (2025) Effective Salary plus add-ons. Must consider minimum and maximum costs.	26% of Effective Salary plus add-ons. Must consider minimum and maximum costs.

## ADDITIONAL NOTES

- Paid Family Leave (minimum of twelve weeks) and participation in the benefits plan of the Presbyterian Church (U.S.A.) including both pension and medical coverage. Leave can be to accommodate the birth, foster placement, or adoption of a child; Leave to provide care to an ill or disabled family member, or Leave to heal following a loss or tragic event.
- In the 7<sup>th</sup> year of ministry, Minister shall be eligible for 3 months sabbatical.
- If unused within the first year, Continuing Education FUNDS & TIME will accumulate for 3 years (beginning 1/1/2021) (This motion was approved by Presbytery on 6/17/2020.)
- For Terms of Call and tax information, two Board of Pensions booklets are helpful: *Understanding Effective Salary* and *Tax Guide for Ministers and Churches* and can be found when searched on the BOP website.
- If you have questions, please visit the BOP website ([www.pensions.org](http://www.pensions.org)) or contact Member Services at 800.773.7752.

## DESCRIPTION OF COMPONENTS OF EFFECTIVE SALARY

### **Annual Cash Salary**

Include all annual cash salary. Also include employee contributions to 403(b)(9) plans, tax-sheltered annuity plans, salary reduction contributions to flexible health spending accounts, and cafeteria plans.

### **Housing Allowance**

Include all housing, utility, and furnishing allowances.

### **Employing Organization Contributions**

Include employing organization contributions to 403(b)(9) plans, tax-sheltered annuity plans, and equity allowances. Matching contributions to the Board's optional Retirement Savings Plan are not included in Total Annual Effective Salary.

### **Bonus**

Include bonuses, un-vouchered professional expense allowances, gifts from employing organizations, and manse equity allowances (unless contributed to a qualified deferred compensation program). Also include year-end or other bonuses, un-vouchered allowances (such as expenses that are not paid through an accountable reimbursement plan), down payment grants for the purchase of a home, savings from interest-free or interest-reduced loans (not loan principal), and gifts paid by the employing organization. (Gifts received directly from private donors or honoraria are NOT included.)

### **SECA**

If the church or employing organization pays for or reimburses the member for more than 50% of their Self-Employment Contribution Act (SECA) tax obligations, then the amount in excess of 50% of the expense must be included in this line.

### **Other**

Include all other forms of compensation not otherwise covered in the fields above, including medical deductible and medical expense reimbursement allowances not paid through a group benefit plan, insurance premiums for additional insurance coverage provided for individual employees (premiums for group plan coverage are not included), and others.

### **Manse**

The Manse amount must be at least 30% of the fields above for members residing in employer-provided housing.

**THIS IS THE END OF THE MVP TERMS OF CALL DOCUMENT.**

**ATTACHED IS A 5 PAGE  
“BENEFIT AND DUES COSTS 2025” DOCUMENT  
PRODUCED BY THE BOARD OF PENSIONS.**

# Benefits Dues and Costs 2025



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

## Retirement Plans

### DEFINED BENEFIT PENSION PLAN

100% employer-paid

	Dues amount	Minimum basis	Maximum basis	Minimum participation	
				Monthly cost	Annual cost
Annual cost	8.5% of pension participation basis*	\$17,500	Announced fall 2024	\$123.96	\$1,487.50

### 403(b)(9) RETIREMENT SAVINGS PLAN\*\*

Administrative fee 100% employee-paid (deducted quarterly from participant's RSP account)

Annual cost	\$15 administrative fee
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## Death, Disability & Life Plans

### DEATH AND DISABILITY PLAN

100% employer-paid

	Dues amount	Minimum basis	Maximum basis	Minimum participation	
				Monthly cost	Annual cost
<b>With</b> Defined Benefit Pension Plan	1.0% of pension participation basis*	\$17,500	Announced fall 2024	\$14.58	\$175.00
<b>Without</b> Defined Benefit Pension Plan	2.5% of pension participation basis*	\$17,500	Announced fall 2024	\$36.46	\$437.50

### TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT PLAN

100% employer-paid

Monthly cost	\$0.20/\$1,000 of coverage
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### TEMPORARY DISABILITY PLAN

May be 100% employer- OR employee-paid

Monthly cost	\$0.45/\$10 of weekly salary
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### LONG-TERM DISABILITY PLAN

100% employer-paid

Monthly cost	\$0.35/\$100 of monthly salary
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\*The pension participation basis is the greater of member's effective salary or 25% of the median effective salary but no more than the IRS annual compensation maximum.

\*\*Annual contribution limits are announced in the fall each year. See IRS Publication 571 for more information.

### CHILD(REN)'S SUPPLEMENTAL DEATH BENEFIT (covers all eligible children)

May be employer- or employee-paid, or shared

Coverage level	Annual cost
\$10,000	\$14
\$20,000	\$27



# Benefits Dues and Costs 2025



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

## Death, Disability & Life Plans (continued)

### SUPPLEMENTAL DEATH BENEFITS\*\*\*

May be employer- or employee-paid, or shared

2025 Supplemental Death Benefits																
Rates based on enrollee's age as of Jan. 1 each year.																
Tobacco-Free Monthly / Annual Dues																
Age	Member and Spouse								Member-only							
	\$25,000		\$50,000		\$75,000		\$100,000		\$150,000		\$200,000		\$250,000		\$300,000	
Up to 29	0.96	11	1.91	23	2.87	34	3.83	46	5.74	69	7.65	92	9.56	115	11.48	138
30 - 34	1.20	14	2.41	29	3.61	43	4.82	58	7.23	87	9.64	116	12.05	145	14.46	174
35 - 39	1.53	18	3.06	37	4.59	55	6.12	73	9.18	110	12.24	147	15.30	184	18.36	220
40 - 44	1.91	23	3.83	46	5.74	69	7.65	92	11.48	138	15.30	184	19.13	230	22.95	275
45 - 49	2.87	34	5.74	69	8.61	103	11.48	138	17.21	207	22.95	275	28.69	344	34.43	413
50 - 54	4.40	53	8.80	106	13.20	158	17.60	211	26.39	317	35.19	422	43.99	528	52.79	633
55 - 59	8.22	99	16.45	197	24.67	296	32.90	395	49.34	592	65.79	789	82.24	987	98.69	1,184
60 - 64	12.62	151	25.25	303	37.87	454	50.49	606	75.74	909	100.98	1,212	126.23	1,515	151.47	1,818
65 - 69	20.08	241	40.16	482	60.24	723	80.33	964	120.49	1,446	160.65	1,928	200.81	2,410	240.98	2,892
70 - 74	30.60	367	61.20	734	91.80	1,102	122.40	1,469	183.60	2,203	244.80	2,938	306.00	3,672	367.20	4,406
75 - 79	37.29	448	74.59	895	111.88	1,343	149.18	1,790	223.76	2,685	298.35	3,580	372.94	4,475	447.53	5,370
80 - 84	39.40	473	78.80	946	118.19	1,418	157.59	1,891	236.39	2,837	315.18	3,782	393.98	4,728	472.77	5,673
85 - 89	39.40	473	78.80	946	118.19	1,418	157.59	1,891	236.39	2,837	315.18	3,782	393.98	4,728	472.77	5,673
90 - 94	39.40	473	78.80	946	118.19	1,418	157.59	1,891	236.39	2,837	315.18	3,782	393.98	4,728	472.77	5,673
95+	39.40	473	78.80	946	118.19	1,418	157.59	1,891	236.39	2,837	315.18	3,782	393.98	4,728	472.77	5,673
Tobacco-User Monthly / Annual Dues																
Age	Member and Spouse								Member-only							
	\$25,000		\$50,000		\$75,000		\$100,000		\$150,000		\$200,000		\$250,000		\$300,000	
Up to 29	1.47	18	2.95	35	4.42	53	5.89	71	8.84	106	11.78	141	14.73	177	17.67	212
30 - 34	2.05	25	4.09	49	6.14	74	8.19	98	12.28	147	16.37	196	20.46	246	24.56	295
35 - 39	2.68	32	5.36	64	8.03	96	10.71	129	16.07	193	21.42	257	26.78	321	32.13	386
40 - 44	3.96	48	7.92	95	11.88	143	15.84	190	23.75	285	31.67	380	39.59	475	47.51	570
45 - 49	6.83	82	13.66	164	20.48	246	27.31	328	40.97	492	54.62	655	68.28	819	81.93	983
50 - 54	12.18	146	24.37	292	36.55	439	48.73	585	73.10	877	97.46	1,170	121.83	1,462	146.19	1,754
55 - 59	20.98	252	41.96	504	62.94	755	83.92	1,007	125.88	1,511	167.84	2,014	209.80	2,518	251.76	3,021
60 - 64	25.49	306	50.99	612	76.48	918	101.97	1,224	152.96	1,836	203.95	2,447	254.94	3,059	305.92	3,671
65 - 69	33.53	402	67.05	805	100.58	1,207	134.10	1,609	201.16	2,414	268.21	3,219	335.26	4,023	402.31	4,828
70 - 74	49.29	591	98.57	1,183	147.86	1,774	197.14	2,366	295.71	3,549	394.28	4,731	492.85	5,914	591.42	7,097
75 - 79	55.90	671	111.80	1,342	167.71	2,012	223.61	2,683	335.41	4,025	447.22	5,367	559.02	6,708	670.83	8,050
80 - 84	74.15	890	148.30	1,780	222.44	2,669	296.59	3,559	444.89	5,339	593.18	7,118	741.48	8,898	889.77	10,677
85 - 89	98.17	1,178	196.34	2,356	294.51	3,534	392.67	4,712	589.01	7,068	785.35	9,424	981.69	11,780	1178.02	14,136
90 - 94	126.09	1,513	252.18	3,026	378.27	4,539	504.36	6,052	756.55	9,079	1,008.73	12,105	1,260.91	15,131	1,513.09	18,157
95+	153.71	1,844	307.42	3,689	461.12	5,533	614.83	7,378	922.25	11,067	1,229.66	14,756	1,537.08	18,445	1,844.49	22,134

\*\*\* Based on enrollee's age as of Jan. 1 each year.

# Benefits Dues and Costs 2025



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

## Health & Wellness Plans

### MEDICAL PLAN (PPO, EPO, HDHP)

*May be fully or partially employer-paid*

Cost	Four-tier coverage options; monthly rates individually determined for each employer
Contribution requirements	Minimum contribution by employer of 50% of lowest-cost coverage option Member-only rate

### EMPLOYEE ASSISTANCE PLAN

*100% employer-paid*

Cost (included in medical options)	\$1.75/employee/month for eligible employees
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### MEDICAL CONTINUATION

*100% employee-paid*

Monthly costs for each medical option and coverage level are available in the fall each year
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### HUMANA GROUP MEDICARE ADVANTAGE PPO PLAN

*100% paid by individual*

Coverage level	Monthly cost
Member	\$0
Member and Medicare-eligible spouse	\$0

### DENTAL PLAN

*May be employer- or employee-paid, or shared*

Coverage level	DMO	PPO/Passive PPO
	Monthly cost per employee	Monthly cost per employee
Member-only	\$25.87	Four-tier coverage rates reflect local costs determined for each employer's location
Member + Spouse	\$52.79	
Member + Child(ren)	\$69.24	
Member + Family	\$96.79	

### VISION PLAN

*May be employer- or employee-paid, or shared*

Coverage level	Monthly cost per employee
Member-only	\$3.89
Member + Spouse	\$7.69
Member + Child(ren)	\$8.17
Member + Family	\$13.12

# Benefits Dues and Costs 2025



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

## Dues Packages

### COVENANT PACKAGE

100% paid by employer

	Annual cost
	10% of effective salary
Defined Benefit Pension Plan	8.5% of pension participation basis*
Death and Disability Plan	1.0% of pension participation basis*
Temporary Disability Plan	0.5% of effective salary
Employee Assistance Plan	No cost

### TRANSITIONAL PASTOR'S PARTICIPATION

100% paid by employer

	Annual cost
	43% of effective salary
Defined Benefit Pension Plan	8.5% of pension participation basis*
Death and Disability Plan	1.0% of pension participation basis*
Temporary Disability Plan	0.5% of effective salary
Medical Plan (Family PPO), includes fully integrated mental health benefits	33% of effective salary, subject to the minimum annual dues amount of \$15,000 and the maximum annual dues amount of \$43,000

### CONGREGATIONAL PASTORS PACKAGE

100% paid by congregation; congregation may choose to pay all, some, or none of the cost of dependent medical coverage

	Annual cost
	26% of effective salary
Defined Benefit Pension Plan	8.5% of pension participation basis*
Death and Disability Plan	1.0% of pension participation basis*
Temporary Disability Plan	0.5% of effective salary
Member-only PPO medical coverage, includes fully integrated mental health benefits (coverage for spouses and children may be offered)	16% of effective salary, subject to the minimum annual dues amount of \$6,000 and the maximum annual dues amount of \$17,000

**Note:** Employers are billed monthly for all plans.

\*The pension participation basis is the greater of member's effective salary or 25% of the median effective salary but no more than the IRS annual compensation maximum.

### DEPENDENT COVERAGE

May be employer- or employee-paid, or shared

	Dues
Child(ren)	\$8,950
Spouse	\$11,000
Family	\$20,600

# Benefits Dues and Costs 2025



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

## Seminary Student Medical Dues

	PPO	EPO	HDHP
Coverage level	Monthly		
Member-only	\$435.25	\$369.83	\$341.67
Member + Spouse	\$884.67	\$751.92	\$694.58
Member + Child(ren)	\$675.17	\$573.83	\$530
Member + Family	\$1,135.83	\$965.50	\$891.67

Seminarians enrolled in the HDHP option may be eligible to set up an individual health savings account (HSA) to pay for qualified healthcare expenses.

## Post-retirement Service Dues

Post-retirement service dues are 12% of the minister's total annual effective salary.