



Information for Presbytery Leaders 2025

Presbytery Action Required:

- Signature on form
- Written Verification from Stated Clerk/EP

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 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 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

- [Unreimbursed Pastor's Expenses](#) (Job code 301): Board pays 100% for 3yrs, 66% in yr 4, 33% in yr 5
- [Shared Ministries](#) – 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
- [Elder's Assistance Grants](#)
- [Adoption Assistance](#), and [Transition to College](#)
- Ministers in CPP or TPP: [Minister Debt Relief](#), [Minister Educational Debt Assistance \(MEDA\)](#) and [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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