



TERMS OF CALL FOR ALL PASTORS 2025

Name of Minister: Megan L. Benjamin

Church or Employing Organization: Central Presbyterian Church

Type of Position (please ✓ box): Full Time Part Time
**If less than full-time, specify the number of hours for which services are provided: _____*

Type of Terms of Call (please ✓ box): INITIAL Terms of Call ANNUAL Terms of Call

Compensation adequacy was reviewed with minister by Session on: _____ (date)

Terms of Call approved by Presbytery (if initial): _____ (date)

Terms of Call approved by Congregation (for Installed Pastors only): _____ (date)

Terms of Call are effective from: 7/01/2026 (date) to 12/31/2027 (date)

Signatures:

 5/31/26
Minister (date)

 5/31/26
Clerk of Session (date)

 5/31/26
Moderator of Session (if initial) / PE (COM) Chair (if annual) (date)

PLEASE SEND A COMPLETED COPY OF PAGES 2, 3, and 4 with signatures to our Stated Clerk, Alison Blondheim.

Mail to: Muskingum Valley Presbytery
PO Box 1479
Ashland, OH, 44805

Email to: alison@mvpresby.org
Office: 330-230-7751

Name of Minister: Megan L. Benjamin
 Church or Employing Organization: Central Presbyterian Church

EFFECTIVE SALARY	Current Year	Prior Year	MVP MINIMUM
1. Annual Cash Salary (Required)	\$12,800	N/A	
2. Housing Allowance (Required)	\$40,000	N/A	
3. Employing Organization Contribution	\$0	N/A	
4. Bonus	\$0	N/A	
5. SECA over and above 50% specified below	\$0	N/A	
6. Other	\$0	N/A	
7. Manse	\$0	N/A	
<i>Total Effective Salary (lines 1-7)</i>	\$52,800		48,000.00

PROFESSIONAL EXPENSES NOT INCLUDED IN EFFECTIVE SALARY	Current Year	Prior Year	MVP MINIMUM
Continuing Education Reimbursable Expense (MVP minimum \$1,000)	\$1,000	N/A	1,000.00
Professional Reimbursable Expense	\$0	N/A	
Travel (Mileage) Reimbursement (MVP minimum \$2500 or \$3739 if yoked churches)	\$2500	N/A	2,500.00
Other (please describe)	\$0	N/A	
<i>Total Professional Expenses</i>	\$3,500	N/A	3,500.00

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

1. Paid Time Off: 20 days (minimum 4 calendar weeks or 20 individual work days)
2. Study Leave: 10 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	\$4,488	
Death and Disability: 1% of Total Effective Salary	\$528	
Temporary Disability: 0.5% of Total Effective Salary	\$264	
SECA @ 50% (not required)	\$4,039.20	
Bonus (not required)	\$0	
COVENANT PACKAGE		
TRANSITIONAL PASTOR'S PARTICIPATION		
CONGREGATIONAL PASTORS PACKAGE		
<i>circle one</i>	Paid by Church	Paid by Pastor
Medical Coverage:	\$8448	\$0
Dental Coverage:	N/A	N/A
Vision Coverage:	N/A	N/A
<i>Total Benefit Contributions from Church and Pastor Respectively</i>	\$17,767.20	\$0

	Current Year	Prior Year
<i>TOTAL COST TO CHURCH</i>	\$74,067.20	N/A
<i>TOTAL COST TO PASTOR</i>	\$0	\$0

Moving expenses not to exceed \$15,000 will be paid.

FY 2026 cost ~\$37,033 (July 1 - Dec 31 2026)

FY 2027 cost ~\$74,067.20 (Jan 1 - Dec 31 2027)

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 and is extremely helpful.**