



#### Presbytery Action Required:

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

## Information for Presbytery Leaders 2024

### Candidates/Inquirers/CPM

- Medical coverage for seminary students (See [Quick Facts and Dues 2024](#) 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
- Promote **Tax Guide for Ministers** accessed through Benefits Connect

### Minister's Choice (MC) - [10% of Effective Salary \(Calculator\)](#)

- Non-installed and validated PCUSA ministers serving 20+ hrs./wk.
- Pension (8.5%), Temporary Disability (0.5%), Death & Disability - D&D (1%)
- Access to: EAP, CREDO, Assistance Programs

### Pastor's Participation (PP) - [39% of Effective Salary \(Calculator\)](#)

- Installed Positions (required) or option for non-installed & validated PCUSA ministers serving 20+ hrs./wk.
- Full-family medical (29%); Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
- Access to: EAP, CREDO, Assistance Programs

### Benefits for Commissioned Ruling Elders

- CREs may be enrolled as employees of the church. Employers may offer a customized benefits package based on the benefits the Board offers, also eligible for Housing Allowance

### [Presbyterian CREDO](#)

- Three Versions: Newly Ordained; CREDO I (mid-career); CREDO II (age 55-70)

### Termination of Service

- Pastor's Participation: Benefits to end of month; + 1 month no-cost medical; + 3 months no-cost death benefit; employers can extend benefits end date
- Minister's Choice: up to 3 months no-cost death benefit
- May enroll in Transitional Participation/Medical Continuation

### [Transitional Participation Coverage](#)

- Up to 24 months for clergy and dependents in Pastor's Participation/Minister's Choice; see link for eligibility

### [Medical Continuation](#)

- 18 months - May follow Transitional Coverage, but not vice/versa
- Same medical plan as current enrollment (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 notification

### Disability - Determined by BoP and actively managed by Lincoln Financial

- [Temporary Disability Plan](#): benefits begin on 15<sup>th</sup> day, generally 60% of Effective salary, can last until 90<sup>th</sup> day. Employer continues to pay benefits
- [Death and Disability Plan](#): Disability (core long-term) initiates on the 91<sup>st</sup> day if approved, generally 60% 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; *Note: 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 supports innovative ministries initiatives
- Reported to the Board by employer + Presbytery Letter within 60 days
- 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](mailto:memberservices@pensions.org)
- Active/Disabled Members: Salary Continuation (12 mo.); Lump Sum Benefit
- Retiree Death Benefit: Gradual phase out over 36 months after retirement to \$10,000

## Additional Program

- [Benefits for Organizing Pastors/Evangelists](#) (Job code 301): Board pays 100% for 3yrs, 66% in year 4, 33% in year 5

## Employee Assistance Plan (EAP)

- [Management Consultations & Referrals](#) (for eligible employees) Emotional Health, and Other Support
- Cigna: (866) 640-2772 and [www.mycigna.com](http://www.mycigna.com)

## Assistance Programs

- [Assistance Program Expansions](#) : highlights recent changes
- For all members, retirees, and surviving spouses, [Emergency Assistance Grants](#) (**signature needed on partnering Emergency Grants**), [Adoption Assistance](#), and [Transition to College](#)
- Ministers in PP or MC: [Minister Debt Relief](#), [Minister Educational Debt Assistance \(MEDA\)](#), [Sabbath Sabbatical Support Grants](#), and [Clergy Wellness Support](#)
- 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** email may be sent to member or Stated Clerk and must be signed by Stated Clerk
- [Member Couples](#) – Married employees both enrolled in PPO medical may be eligible to receive enhanced medical and prescription drug benefits
- **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

## [Season of Rebuilding](#)

- Micro-website containing the most recent information about the restructuring of the benefits plan

### Contact Information:

Member/Employer Services, 800-773-7752, [memberservices@pensions.org](mailto:memberservices@pensions.org)  
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