

2025 Board of Pensions Medical Plan Guidelines for Congregations

Significant changes are underway for the 2025 medical plan for pastors and their families. Please refer to the Board of Pensions site for all plan documents, including an updated benefits dues calculator. Below is the preliminary guidance from the Presbytery for 2025. We understand that most congregations will be developing their Terms of Call and budget for 2025 over the summer months. We may revise these guidelines into policy by the October 2024 meeting of the Presbytery, but after much reflection and discernment, this is where the Commission on Ministry has landed in terms of best advice to congregations. We also refer you to the slide deck from the Special Meeting of the Presbytery in June 2024 and to the Rev. Dr. Carrie Mitchell who is our regional representative with the Board of Pensions. If pastors/congregations need assistance over the summer months with negotiating these new plans and terms of call, please reach out to the COM through its co-chairs who are ready to assist you.

Benefits Plan Dues: Compensation shall include payment of the Board of Pensions' mandated dues for medical, death and disability insurance, and pension benefits, also called the Congregational Pastors Participation plan. Dues are mandatory for all installed pastors regardless of hours served. *(Transitional Pastor's Participation is available to employers who have a minister in Pastor's Participation as of Dec. 31, 2024, to transition from the current dues structure to the new one. Transitional Pastor's Participation continues the noncontributory dues structure of Pastor's Participation as a percentage of effective salary through Dec. 31, 2027, subject to cost increases.)*

Other teaching elders may be enrolled in either the Congregational Pastors plan or in the Covenant Package plus one of the Health & Wellness Plans, including one of the medical options (PPO, EPO, or HDHP) menu options. For other teaching elders enrolled in the Congregational Pastors Participation, there is a 20-hours per week minimum scheduled working-hour requirement for participation. For other teaching elders enrolled in the Covenant Package menu options, there is no minimum scheduled working-hour requirement for medical coverage but there is a 20-hour minimum scheduled weekly working-hour requirement for all other benefits.. **PSNE requires employing organizations to pay the Board healthcare and pension dues for Member-only PPO medical coverage for the congregational pastoral leader and all the**

income protection benefits included in the Congregational Pastors Package (or Transitional Pastor's Participation plan if eligible). Coverage for eligible family members under the Congregational Pastors Package is optional. PSNE requires employing organizations to cover at least 50 percent of the cost of such optional dependent healthcare coverage regardless of the pastor's family status and regardless of whether a minister member's spouse and dependents have healthcare coverage through an alternative source. The Commission on Ministry may grant exceptions in extenuating circumstances. The dues are specified by the Board each year as percentages of Effective Salary. The Board annually specifies flat dollar amounts for the minimum and maximum dues basis for the components of the benefit plan.

Note that the Board has special provisions concerning clergy couples, those serving under the Formula of Agreement, and those in BOP grant programs. For calculating these benefits, please reach out directly to the Board of Pensions.

The Board website provides a dues calculator at:

<http://www.pensions.org/AvailableResources/Calculators/Pages/Dues-Calculator.aspx>.

Congregations can use the Board of Pensions Decision Guide for assistance:

<https://www.pensions.org/decision-guide/>

All information about the new plan and changes can be found at:

<https://www.pensions.org/file/what-we-offer/benefits-guidance/forms-documents/Documents/2025-Benefits-Plan.pdf/>