



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

# Benefits

## To Serve the Changing Church

A guide for congregations



## **Flexibility and Choice**

The Benefits Plan of the Presbyterian Church (U.S.A.) provides congregations with the flexibility to structure a benefits package that meets their unique needs and the needs of their pastoral leadership. Congregations are encouraged to have conversations with congregational pastoral leaders about their benefits needs.

## **Decision-making support**

Employers are encouraged to talk with their pastoral leaders about these benefits options. By covenanting together, congregations, presbyteries, and pastoral leadership can choose options that best meet their needs.

Church Consultants, located throughout the country, can help church leaders understand the Benefits Plan and the options available to them, and can guide faithful decision-making based on conversations among the congregation, presbytery, and minister.

**[seasonofrebuilding.pensions.org/2025](https://seasonofrebuilding.pensions.org/2025)**



# 2025 Benefits Plan

## Retirement Plans



### Defined Benefit Pension Plan

Offers financial security in retirement as guaranteed monthly income

### Retirement Savings Plan of the Presbyterian Church (U.S.A.)

A qualified, 403(b)(9) defined contribution church plan that can help participants achieve long-term retirement savings goals

## Death, Disability & Life Plans



### Death and Disability Plan

Offers peace of mind and income protection through death and disability benefits

### Term Life and Accidental Death and Dismemberment Plan

A low-cost option that includes coverage in cases where death or injury occur as a result of an accident

### Temporary Disability Plan

Provides partial income to employees for a disability up to 90 days

### Long-Term Disability Plan

Provides partial income to employees for a long-term disability that extends beyond 90 days

## Health & Wellness Plans



### Medical Plan

Three coverage options (PPO, EPO, and HDHP) available that feature personalized support for navigating healthcare, generous preventive care and prescription drug benefits, an employee assistance plan, telemedicine, and an online well-being program

### Vision Eyewear Plan

Opportunity to save hundreds of dollars every year on the cost of eyeglasses, contacts, and more

### Dental Plan

Coverage for a wide range of basic and major services and orthodontic treatment for children under age 22

## Tax-Advantaged Accounts



### Dependent care flexible spending account

Pretax dollars can be used to pay for eligible care expenses

### Healthcare flexible spending account

Pay for eligible healthcare expenses, such as deductibles, copays, and prescription drugs — all with pretax dollars

### Health savings account

Offered with the high deductible health plan (HDHP) to pay for qualified healthcare expenses

# Dues Packages

Two dues packages are available to support those who serve the Church.

**The Covenant Package** is an entry point into the Benefits Plan for all eligible employees. **The Congregational Pastors Package** is required for installed pastors and may be offered to any eligible congregational pastoral leader.

## Covenant Package



The Covenant Package offers income protection at an exceptional value that cannot be found elsewhere.

### Eligibility

Any employee working **20 hours or more per week**, regardless of ordination status, may be eligible for the Covenant Package.

### Benefits

The Covenant Package provides these benefits that support financial well-being:

- Defined Benefit Pension Plan
- Death and Disability Plan
- Temporary Disability Plan
- Employee Assistance Plan

### Cost

Dues for the Covenant Package are **10% of effective salary**, paid entirely by the congregation.



# Congregational Pastors Package



The Congregational Pastors Package provides congregations with the flexibility and choice to offer congregational pastoral leaders the benefits they need without paying for benefits they don't need.

## Eligibility

The Congregational Pastors Package is required for installed pastors and may be offered to any congregational pastoral leader scheduled to work 20 hours or more per week. A congregational pastoral leader is a minister of the Word and Sacrament or a commissioned pastor employed by a congregation.

## Benefits

This package provides PPO medical coverage for congregational pastoral leaders and all the income protection benefits included in the Covenant Package.

## Cost

Dues for the Congregational Pastors Package are **16% of effective salary** for Member-only PPO medical coverage plus **10% of effective salary** for income protection benefits (subject to minimum and maximum dues for medical coverage), paid entirely by the congregation.

### Member-only medical coverage costs

COVERAGE LEVEL	DUES	MINIMUM DUES	MAXIMUM DUES
Member-only	16%	\$6,000	\$17,000

## Dependent coverage

Medical coverage for spouses and children may be offered, and congregations may choose to pay all, some, or none of the cost.

The cost for coverage for child(ren), spouse, and eligible family is established as national, community-rated, fixed pricing and is the same regardless of the number of children enrolled.

### Dependent medical coverage costs

COVERAGE LEVEL	DUES	COMBINED MINIMUM DUES	COMBINED MAXIMUM DUES
Member + Child(ren)	16% + \$8,950	\$14,950	\$25,950
Member + Spouse	16% + \$11,000	\$17,000	\$28,000
Member + Family	16% + \$20,600	\$26,600	\$37,600

# Dues Packages

BENEFIT	COVENANT PACKAGE	CONGREGATIONAL PASTORS PACKAGE
<b>RETIREMENT PROGRAMS</b>		
Defined Benefit Pension Plan	✓	✓
Retirement Savings Plan	+	\$
<b>FINANCIAL PROTECTION PROGRAMS</b>		
Death and Disability Plan	✓	✓
Temporary Disability Plan	✓	✓
Supplemental Death	\$	\$
<b>HEALTH PROGRAMS</b>		
Medical Plan	+	✓
Employee Assistance Plan	✓	✓
Dental Plan	+	\$
Vision Eyewear Plan	+	\$

✓ In package    \$ Required to offer; cost may be shared    + May be offered; cost may be shared

# Transitional Pastor's Participation



This optional three-year dues structure helps ease the transition to the Congregational Pastors Package dues structure.

It continues the noncontributory dues structure as a percentage of effective salary through Dec. 31, 2027, subject to cost increases. It offers continuing subsidies for family coverage and helps ensure that no one will lose benefits.

## Eligibility

Transitional Pastor's Participation is available to all ministers enrolled in Pastor's Participation as of Dec. 31, 2024.

## Costs

The cost of Transitional Pastor's Participation is paid entirely by the congregation. Dues are the percentage of effective salary for medical coverage, detailed in the chart, plus 10% of effective salary for other benefits.

### Medical coverage costs

YEAR	PERCENTAGE	MINIMUM DUES	MAXIMUM DUES
2025	33%	\$15,000	\$43,000
2026*	No less than 37%	\$18,000	\$50,000
2027*	No less than 41%	\$21,600	\$57,000

\*2026 and 2027 rates are minimums (subject to future Board of Directors approval).

## Access to assistance and education programs

Benefits Plan members have access to important assistance and education programs\* that help foster wholeness. Some programs are designed specifically for ministers. Programs include:

- Need-based grants through the Assistance Program, including financial assistance for emergencies, debt relief, transition-to-college and adoption-related expenses, and respite, vocational, and sabbatical opportunities
- CREDO, an in-person, weeklong conference focused on pastors' well-being
- Lifelong learning programs, providing opportunities to learn about wholeness at specific stages of life, career, or ministry

\*Member must meet program eligibility requirements.



## A Theology of Benefits

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The very character of God as revealed in the Scriptures compels those who worship and serve God to “maintain justice, and do what is right.” Hence, from its inception the Church has affirmed just compensation for its servants. ... These concrete expressions of care extend God’s desire for shalom and well-being, helping church servants flourish in the holy and human endeavor of ministry. As the body of Christ, we demonstrate abundant life to the world as a community of faith, hope, love, and witness. A Theology of Benefits guides our work.

**Read more at [pensions.org/theology](https://pensions.org/theology).**

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