

**Presbytery Action Required:**

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

Information for Presbytery Leaders 2022**Candidates/Inquirers/CPM**

- Medical coverage for seminary students (See Quick Facts & Dues 2022 for costs)
- First Call, First Steps Seminar

First Call

- Structuring Terms of Call (See Living by the Gospel)
- Enrollment at start of service, not ordination/installation—by church Employer Rep.
- Tax withholding/Quarterly payments (Income tax + SECA)

Minister's Choice - 10% of Effective Salary

- Non-installed ministers in validated ministry serving 20+ hrs/wk.
- Pension (8.5%), Temporary Disability (0.5%), D&D (1%),
- Access to: EAP, CREDO, Minister's Debt Relief, Assistance Programs

Pastor's Participation - 37% of Effective Salary

- Installed Positions (required) or ministers in validated ministry serving 20+ hrs/wk.
- Full-family medical (27%); Pension (8.5%), Temporary Disability (0.5%), D&D (1%)
- Access to: EAP, CREDO, Minister's Debt Relief, Assistance Programs

Benefits for Commissioned Ruling Elders

- The Benefits Plan options are available; Also eligible for Housing Allowance

Presbyterian CREDO

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

Employee Assistance Program (EAP)

- Management Consultations & Referrals, Emotional Health, and Other Support
- Cigna: (866) 640-2772 and www.mycigna.com

Assistance Programs (New limits for 2022 !!)

- Emergency Assistance Grants up to \$5K (generally shared 50/50 with sponsor)
- Adoption Assistance- raised from \$3K to \$6,500/child
- Transition to College- increased up to \$2k, with additional \$1K for Presbyterian school
- Minister Educational Debt Assistance* (MEDA): Up to \$5,000/year up to 5 years
- Minister's Debt Relief Assistance- up to \$10K, Effective salary lower than Median \$62,100
- Sabbath Sabbatical Support Grants- Increased from \$3k to up to \$4K
- Housing Supplements, Income Supplements: 5 years in pension + 10 years' service credit for serving at a Presbyterian employer.
- Medical Assistance for Retirees: \$2,500 every 3 years for dental or hearing aid costs

Termination of Service

- Pastors Participation: Medical to end of month + 30 days; 90 days free death coverage
- Minister's Choice: 90 days free death coverage
- May enroll in Transitional Participation/Medical Continuation

Transitional Participation Coverage

- Up to 24 months for clergy in Pastor's Participation/Minister's Choice
- Covers 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- required to report continuation of salary and benefits
- Renunciation of jurisdiction: **Notify BoP immediately**—current benefits end on notification

Disability

- Temporary Disability: on 15th day, 60% of Effective salary, can last until 90th day
- D&D Benefit: Church covers for first 90 days
- Disability initiates on the 91st day, 60% of Effective Salary or 60% of Church Median
- Determined by BoP and actively managed by Lincoln Financial

Retirement

- Encourage to participate in pre-retirement seminar (THRIVE); timing is important!
- Early and Post-Normal Retirement Options for Pension Plan- see website
- Presbytery notified after member retirement paperwork with BoP

Post Retirement Service and Dues

- Over 20 hours per week- the church 12% dues to BoP
- Reported to BoP by employer + Presbytery Letter within 60 days
- Does not affect Pension Benefits unless pastor suspends pension to re-enter active service

Death

- Report to Member Services (800-773-7752)
- 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 Programs

- **Pathways to Renewal**: Reduced dues (37% to 21%) up to 5yrs if church & pastor both eligible
- **Benefits for Organizing Pastors/Evangelists** (Job code 301): Board pays 100% for 3yrs, 66% in year 4, 33% in year 5

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
- Member Couples – Enhanced medical benefits when employer(s) enroll both in medical
- Collections – Presbytery notified when church is +90 days delinquent on dues

Contact Information:

Member/Employer Services, 800-773-7753, memberservices@pensions.org
Rev. Dr. Douglas Portz, Sr. Church Consultant | 267-788-4962, dportz@pensions.org.