

# Carlisle Presbytery COM Policy for New BOP Coverage

(proposed August 2024)

The new Board of Pension (BOP) coverages for congregational pastoral leaders\* can be found on the BOP website or by clicking [here](#). The Presbytery of Carlisle's Commission on Ministry (COM) policy presented below covers aspects of coverage requirements and guidelines not contained in the new BOP policy.

The guiding principles for COM's requirements of congregations that have a **full-time installed pastor** are:

- Full family coverage in whatever form that coverage may take is a matter of just compensation, and not optional, discretionary, or a negotiating point. (See examples below)
- Congregations should keep the same or commensurate coverage for the congregational pastoral leaders when most recent terms of call were approved.
- The Minimum Terms of Call shall require full participation for the pastor in the Board of Pensions benefits program. This includes medical, pension, and income protection (Covenant Package) through the Congregational Pastors Package (CPP). The Transitional Pastor's Participation (TPP) is also available in 2025-2027). This is required in the Book of Order in G-2.0804.
- Congregations shall provide a strategy, which shall be approved by the COM, to address the coverage of a spouse and/or children to ensure that the spouse and/or children are appropriately covered.
- Commitment not to reduce the overall Terms of Call to a full-time installed pastor at or near 2024 Minimum Terms of Call.

Below are some examples for how these principles may be enacted by congregations:

- Recognize that pastoral leaders have multiple family situations with differing medical coverage needs: pastor only, pastor + spouse, pastor + children, pastor + spouse and children. The definition of "full family coverage" will be different for each of these situations.
- Recognize that pastoral leaders' spouse may have medical coverage. In such circumstances, it is appropriate for churches to define "full family coverage" as pastor only or pastor + children, as appropriate to the situation.
- Recognize that spouses with medical coverage may have contributory requirements for such coverage. In such circumstances, it is appropriate for the congregation to reimburse the pastoral leader for the contributory cost. However, pastoral leaders should recognize that such a contribution is a taxable event. (COM recommends that pastors consult with their tax preparer regarding how best to structure the Terms of Call.)
- Congregations may negotiate with their pastoral leaders to provide "full family coverage" through the Affordable Care Act marketplace. While the BOP and COM require the pastoral leader to be covered through the 16% of effective salary cost from BOP, the leader's spouse and/or children may be covered through the marketplace.

The Commission on Ministry is working to develop an assistance plan for congregations that will struggle to pay the additional costs associated with these changes. Criteria and more information will be forthcoming.

**\*Congregational pastoral leader is Minister of Word and Sacrament or commissioned pastor employed by a congregation and sanctioned by the presbytery, must be a PCUSA minister and a PCUSA congregation and if not installed, must work at least 20 hours.**

**2025 Recommendations:**

**Minimum Effective Salary for 2025**

COM recommends a 2.5% increase, from \$59,666.00 to \$61,158.00

**Here are some numbers using the Presbytery minimums for comparison.**

2024 minimum: \$59,666.00

Current 29% for full family medical: \$17,303

2025 proposed minimum: \$61,158.00

Proposed 16% for pastor only medical: \$9,785

Difference between 2024 minimum and 2025 minimum: **\$7,518 decrease**

Family Coverage Options:

Congregational Pastor's Package

- **2025 Dependent/s coverage:** \$8,950 (total \$18,735 which is a **\$1,432 increase** over 2024 dues based on 2025 minimum salary)
- **2025 Spouse coverage:** \$11,000 (total \$20,785 which is a **\$3,482 increase** over 2024 dues based on 2025 minimum salary)
- **2025 Full Family coverage:** \$20,600 (total \$30,385 which is a **\$13,082 increase** over 2024 dues based on 2025 minimum salary)

Transitional Pastor's Participation – dues are 43% of effective salary for 2025

- **2025 Full Family coverage:** \$20,182 (**\$2,879 increase** over 2024 dues based on 2025 minimum salary)

**PLEASE NOTE:** *These examples do NOT include the 10% dues for pension, death, and disability (income protection benefits) which are part of the overall terms of call. These examples are solely focused on the impact of change in medical coverage. In 2024 total dues (medical, pension, death and disability) are 39%. In 2025 total dues will be 26% for the pastor only.*