



I hope all are healthy and well. I wish we could be together in person, but as the coronavirus pandemic prevents that from happening, I write to share these key updates from the Board of Pensions. If you have questions, my colleagues in Philadelphia and I are happy to assist.

Blessings,

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## Statement on Racial Justice

The Board of Pensions stands in support of racial equality, and against deeply ingrained prejudices against Black Americans and other people of color simply because of the color of their skin. With full support of all at the Board, we share this statement with you. Follow the link to [read the full text of the statement](#). Translations in [Korean](#) and [Spanish](#) are available as well.

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## Benefits for Commissioned Ruling Elders/Commissioned Pastors

The Board of Pensions has designed the Benefits Plan of the Presbyterian Church (U.S.A.) so employers have the flexibility to choose from a variety of benefits options that best meet the needs of the organization and the employees.

[Benefits offered by the Board of Pensions](#)

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## Other information

- [Effective Salary](#) - includes various types of compensation and/or reimbursements paid by congregations and employers to ministers of the Word and Sacrament and employees.
- [Dues](#) – The cost of benefits.
- [Transitional Coverage](#) - At termination of eligible service, ministers in Pastor's Participation and graduated seminary students may be eligible for transitional participation coverage, which allows for continuation of most Benefits Plan coverage on a self-pay basis for a limited time.
- [Pathways to Renewal](#) - brings young ministers into the Benefits Plan with the full benefits of Pastor's Participation at substantially reduced dues. It is designed to provide hope of renewed leadership to small congregations and support to innovative ministries of congregations of all sizes.
- [Benefits Grants for Organizing Pastors and Evangelists](#) - These grants support the evangelism efforts of presbyteries planting churches and cultivating new ministries by funding the enrollment of organizing pastors and evangelists in Pastor's Participation, in the Benefits Plan.

# 2021 Benefits That Serve the Church

## PASTOR'S PARTICIPATION

*Comprehensive benefits designed to meet healthcare and retirement needs of ministers*

### 2021 Cost

37 percent of effective salary, fully paid by the employer.

Benefits include:

- ~ PPO family medical coverage (27%), including Employee Assistance Plan
- ~ Defined Benefit Pension Plan (8.5%)
- ~ Death and Disability Plan (1%)
- ~ Temporary Disability Plan (0.5%)

An employer may, but is not required to, contribute to:

- ~ Retirement Savings Plan
- ~ Dental Plan
- ~ Vision Eyewear Plan
- ~ Supplemental Death Benefits
- ~ Supplemental Disability Benefits

### Eligibility

- ~ Required for all ministers in an installed position
- ~ Encouraged for ministers in non-installed positions who are regularly scheduled to work at least 20 hours per week

## MINISTER'S CHOICE

*A new benefits package for ministers in non-installed positions who need critical income protection*

### 2021 Cost

10 percent of effective salary, fully paid by the employer.

Benefits include:

- ~ Defined Benefit Pension Plan
- ~ Death and Disability Plan

- ~ Temporary Disability Plan
- ~ Employee Assistance Plan

### Eligibility

- ~ Any minister who is not an installed pastor
- ~ Must be employed at least 20 hours or more per week
- ~ Employers may offer Minister's Choice and select other benefits from our Health and Retirement Programs and Tax-Advantaged Accounts.

Benefits Packages		
	Pastor's Participation	Minister's Choice
Medical Plan	● PPO	● PPO, EPO, or HDHP
Death and Disability Plan	●	●
Temporary Disability Plan	●	●
Defined Benefit Pension Plan	●	●
Employee Assistance Plan	●	●
Retirement Savings Plan	●	●
Dental Plan	●	●
Vision Eyewear Plan	●	●
Supplemental Death	●	●
Supplemental Disability	●	●
Flexible spending accounts	●	●

- Included in package
- Employer required to offer; cost may be shared
- Employer may select

*Pastor's Participation and Minister's Choice include eligibility for important assistance and education programs that help cultivate wholeness and nurture ministries, including CREDO; Board University; Healthy Pastors, Healthy Congregations; Minister Educational Debt Assistance; and Sabbath Sabbatical Support.*

